

## 2008 California Property and Casualty Market Share Report

Line of Business: Total Line [35]

Sorted by: Group Market Share

| Rec. No.            | Group No. | Group Name                            | Written Premium | Market Share | Cumulative Mkt. Share | Incurred Losses | Loss Ratio |
|---------------------|-----------|---------------------------------------|-----------------|--------------|-----------------------|-----------------|------------|
| 1                   | 212       | ZURICH INS GRP                        | 5,752,380,306   | 10.6632%     | 10.6632%              | 2,903,298,675   | 51.09%     |
| 2                   | 176       | STATE FARM GRP                        | 4,724,082,422   | 8.7571%      | 19.4203%              | 2,779,648,941   | 59.64%     |
| 3                   | 12        | AMERICAN INTL GRP                     | 3,177,638,815   | 5.8904%      | 25.3107%              | 2,824,611,132   | 82.26%     |
| 4                   | 111       | LIBERTY MUT GRP                       | 2,880,815,421   | 5.3402%      | 30.6509%              | 1,506,595,064   | 51.66%     |
| 5                   | 8         | ALLSTATE INS GRP                      | 2,679,085,498   | 4.9662%      | 35.6171%              | 1,558,918,986   | 55.06%     |
| 6                   | 660       | MERCURY GEN GRP                       | 2,169,704,900   | 4.0220%      | 39.6391%              | 1,274,893,801   | 57.61%     |
| 7                   | 1318      | Auto Club Enterprises Ins Grp         | 2,088,719,227   | 3.8719%      | 43.5110%              | 1,164,756,855   | 55.75%     |
| 8                   | 3548      | Travelers Grp                         | 2,073,895,023   | 3.8444%      | 47.3554%              | 860,220,899     | 42.01%     |
| 9                   | 1278      | CALIFORNIA STATE AUTO GRP             | 1,967,127,102   | 3.6465%      | 51.0019%              | 1,021,404,754   | 49.77%     |
| 10                  | 35076     | State Compensation Ins Fund           | 1,725,240,012   | 3.1981%      | 54.1999%              | 1,261,503,079   | 73.24%     |
| 11                  | 140       | NATIONWIDE CORP GRP                   | 1,530,620,457   | 2.8373%      | 57.0373%              | 863,129,366     | 57.83%     |
| 12                  | 31        | BERKSHIRE HATHAWAY GRP                | 1,413,075,311   | 2.6194%      | 59.6567%              | 720,219,533     | 52.08%     |
| 13                  | 91        | HARTFORD FIRE & CAS GRP               | 1,283,115,742   | 2.3785%      | 62.0352%              | 610,684,306     | 47.31%     |
| 14                  | 200       | UNITED SERV AUTOMOBILE ASSN GRF       | 1,051,176,608   | 1.9486%      | 63.9838%              | 568,199,935     | 54.82%     |
| 15                  | 155       | PROGRESSIVE GRP                       | 1,027,416,619   | 1.9045%      | 65.8883%              | 642,055,546     | 59.94%     |
| 16                  | 38        | CHUBB & SON INC GRP                   | 995,513,295     | 1.8454%      | 67.7337%              | 323,967,014     | 32.53%     |
| 17                  | 761       | ALLIANZ INS GRP                       | 982,302,849     | 1.8209%      | 69.5546%              | 375,078,448     | 35.73%     |
| 18                  | 1330      | Balboa Ins Grp                        | 754,975,346     | 1.3995%      | 70.9541%              | 230,825,942     | 32.07%     |
| 19                  | 218       | CNA INS GRP                           | 746,129,239     | 1.3831%      | 72.3372%              | 633,546,350     | 86.01%     |
| 20                  | 626       | Ace Ltd Grp                           | 641,698,532     | 1.1895%      | 73.5267%              | 410,612,532     | 65.69%     |
| 21                  | 10779     | CALIFORNIA EARTHQUAKE AUTHORIT'       | 521,509,899     | 0.9667%      | 74.4935%              | 29,708          | 0.01%      |
| 22                  | 84        | American Financial Grp                | 495,851,577     | 0.9192%      | 75.4126%              | 325,508,893     | 61.89%     |
| 23                  | 3495      | Infinity Prop & Cas Ins Grp           | 477,266,219     | 0.8847%      | 76.2973%              | 278,387,024     | 56.77%     |
| 24                  | 19        | Assurant Inc Grp                      | 413,020,168     | 0.7656%      | 77.0629%              | 86,640,337      | 21.97%     |
| 25                  | 1129      | WHITE MOUNTAINS GRP                   | 396,510,856     | 0.7350%      | 77.7980%              | 216,424,127     | 57.83%     |
| Sub Total - Top 25: |           |                                       | 41,968,871,443  | 77.7980%     | 77.7980%              | 23,441,161,247  | 55.37%     |
| 26                  | 215       | UNITRIN GRP                           | 389,684,679     | 0.7224%      | 78.5203%              | 205,703,368     | 55.68%     |
| 27                  | 796       | QBE INS GRP                           | 371,484,464     | 0.6886%      | 79.2089%              | 188,120,450     | 46.76%     |
| 28                  | 65        | FM GLOBAL GRP                         | 341,630,976     | 0.6333%      | 79.8422%              | 464,879,835     | 131.40%    |
| 29                  | 336       | ZENITH NATL INS GRP                   | 325,369,490     | 0.6031%      | 80.4454%              | 65,261,472      | 19.56%     |
| 30                  | 1285      | XL AMER GRP                           | 317,017,927     | 0.5877%      | 81.0330%              | 142,793,905     | 45.65%     |
| 31                  | 150       | OLD REPUBLIC GRP                      | 316,295,139     | 0.5863%      | 81.6193%              | 363,900,775     | 113.88%    |
| 32                  | 1179      | WAWANESA INS GRP                      | 295,554,569     | 0.5479%      | 82.1672%              | 229,014,172     | 79.34%     |
| 33                  | 922       | ICW GRP                               | 288,735,337     | 0.5352%      | 82.7024%              | 137,781,450     | 48.37%     |
| 34                  | 831       | DOCTORS CO GRP                        | 277,531,620     | 0.5145%      | 83.2169%              | 54,022,961      | 19.39%     |
| 35                  | 802       | Capital Ins Grp                       | 259,786,320     | 0.4816%      | 83.6985%              | 122,282,299     | 46.91%     |
| 36                  | 1279      | Arch Ins Grp                          | 249,525,129     | 0.4625%      | 84.1610%              | 98,220,576      | 39.03%     |
| 37                  | 3786      | Endurance Grp                         | 236,603,118     | 0.4386%      | 84.5996%              | 146,046,891     | 55.43%     |
| 38                  | 677       | Philadelphia Consolidated Holding Grp | 235,611,540     | 0.4368%      | 85.0364%              | 115,319,360     | 51.20%     |
| 39                  | 169       | SENTRY INS GRP                        | 230,912,220     | 0.4280%      | 85.4644%              | 115,854,266     | 49.19%     |
| 40                  | 3363      | Employers Ins Grp                     | 222,408,061     | 0.4123%      | 85.8767%              | 81,711,786      | 36.92%     |
| 41                  | 4         | Ameriprise Fin Grp                    | 210,355,351     | 0.3899%      | 86.2666%              | 144,914,074     | 70.08%     |
| 42                  | 98        | WR Berkley Corp GRP                   | 209,372,536     | 0.3881%      | 86.6547%              | 88,152,440      | 40.58%     |
| 43                  | 158       | FAIRFAX FIN GRP                       | 203,043,270     | 0.3764%      | 87.0311%              | 100,761,257     | 44.48%     |
| 44                  | 501       | Alleg hany Grp                        | 199,341,739     | 0.3695%      | 87.4006%              | 189,976,464     | 92.31%     |
| 45                  | 1120      | EVEREST REINS HOLDINGS GRP            | 181,061,888     | 0.3356%      | 87.7363%              | 118,423,984     | 54.28%     |
| 46                  | 1282      | Norcal GRP                            | 163,314,374     | 0.3027%      | 88.0390%              | 30,028,405      | 18.25%     |
| 47                  | 79        | GMAC INS HOLDING GRP                  | 162,888,924     | 0.3019%      | 88.3410%              | 96,714,776      | 57.60%     |
| 48                  | 33        | CALIFORNIA CAS MGMT GRP               | 161,840,452     | 0.3000%      | 88.6410%              | 73,044,536      | 44.46%     |
| 49                  | 4381      | Lightyear Delos Grp                   | 154,001,352     | 0.2855%      | 88.9264%              | 75,280,816      | 52.60%     |

Source: NAIC Database

Licensed Companies Only

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|----------|-----------|---------------------------------------|-----------------|--------------|-----------------------|-----------------|------------|
| 50       | 3098      | Tokio Marine Holdings Inc GRP         | 145,788,467     | 0.2702%      | 89.1967%              | 37,569,324      | 25.13%     |
| 51       | 361       | Munich Re Grp                         | 142,966,669     | 0.2650%      | 89.4617%              | 50,887,902      | 37.84%     |
| 52       | 11711     | Access Ins Co                         | 134,991,437     | 0.2502%      | 89.7119%              | 61,370,796      | 61.38%     |
| 53       | 26905     | Century Natl Ins Co                   | 132,707,064     | 0.2460%      | 89.9579%              | 43,135,979      | 29.61%     |
| 54       | 510       | NAVIGATORS GRP                        | 131,747,146     | 0.2442%      | 90.2022%              | 67,218,493      | 56.70%     |
| 55       | 1326      | KINGSWAY GRP                          | 130,055,575     | 0.2411%      | 90.4433%              | 129,337,190     | 66.35%     |
| 56       | 984       | HCC INS HOLDINGS GRP                  | 125,750,370     | 0.2331%      | 90.6764%              | 66,623,586      | 52.88%     |
| 57       | 572       | BCBS OF MI GRP                        | 120,834,283     | 0.2240%      | 90.9003%              | 68,273,716      | 56.46%     |
| 58       | 3829      | GeoVera Holdings Inc Grp              | 117,858,768     | 0.2185%      | 91.1188%              | 1,755,284       | 1.50%      |
| 59       | 105       | MGIC GRP                              | 115,314,179     | 0.2138%      | 91.3326%              | 557,674,640     | 486.31%    |
| 60       | 2898      | Western Serv Contract Grp             | 109,882,589     | 0.2037%      | 91.5363%              | 35,289,544      | 33.03%     |
| 61       | 93        | STATE NATL GRP                        | 109,106,764     | 0.2023%      | 91.7385%              | 66,237,404      | 56.22%     |
| 62       | 3703      | Tower Grp                             | 106,690,411     | 0.1978%      | 91.9363%              | 22,752,732      | 46.48%     |
| 63       | 42269     | Majestic Ins Co                       | 103,896,484     | 0.1926%      | 92.1289%              | 51,704,504      | 51.23%     |
| 64       | 15563     | SeaBright Ins Co                      | 103,064,119     | 0.1911%      | 92.3199%              | 31,447,810      | 30.71%     |
| 65       | 3416      | AXIS Capital Grp                      | 100,947,422     | 0.1871%      | 92.5071%              | 50,578,812      | 57.11%     |
| 66       | 9         | JPMorgan Chase & Co Grp               | 98,897,067      | 0.1833%      | 92.6904%              | 45,339,370      | 44.65%     |
| 67       | 161       | TOPA EQUITIES LTD GRP                 | 98,192,247      | 0.1820%      | 92.8724%              | 51,012,316      | 50.59%     |
| 68       | 323       | CIVIL SERV EMPLOYEE GRP               | 92,353,565      | 0.1712%      | 93.0436%              | 40,389,067      | 43.48%     |
| 69       | 70        | FIRST AMER TITLE GRP                  | 90,151,464      | 0.1671%      | 93.2107%              | 45,867,289      | 48.43%     |
| 70       | 1114      | MERCER INS GRP                        | 89,629,490      | 0.1661%      | 93.3769%              | 38,975,414      | 41.27%     |
| 71       | 194       | Financial Security Assur Holdings Grp | 88,050,405      | 0.1632%      | 93.5401%              | 32,379,809      | 85.73%     |
| 72       | 241       | METROPOLITAN GRP                      | 82,978,985      | 0.1538%      | 93.6939%              | 41,284,452      | 50.03%     |
| 73       | 28        | AMICA MUT GRP                         | 81,028,904      | 0.1502%      | 93.8441%              | 28,540,241      | 35.61%     |
| 74       | 225       | IAT Reins Co Grp                      | 76,423,690      | 0.1417%      | 93.9858%              | 31,035,699      | 38.15%     |
| 75       | 766       | Radian Grp                            | 76,298,904      | 0.1414%      | 94.1272%              | 480,273,236     | 558.12%    |
| 76       | 670       | FIDELITY NATL FIN GRP                 | 74,988,017      | 0.1390%      | 94.2662%              | 26,131,596      | 34.21%     |
| 77       | 816       | COMMERCE INC GRP                      | 74,845,540      | 0.1387%      | 94.4050%              | 31,307,595      | 50.93%     |
| 78       | 2978      | Mitsui Sumitomo Ins Grp               | 73,288,773      | 0.1359%      | 94.5408%              | 24,733,199      | 33.35%     |
| 79       | 181       | SWISS RE GRP                          | 71,564,351      | 0.1327%      | 94.6735%              | 58,530,787      | 72.79%     |
| 80       | 303       | GUIDEONE INS GRP                      | 69,350,492      | 0.1286%      | 94.8020%              | 39,921,809      | 56.06%     |
| 81       | 306       | CUNA MUT GRP                          | 69,048,794      | 0.1280%      | 94.9300%              | 31,552,145      | 48.51%     |
| 82       | 748       | Meadowbrook Ins Grp                   | 68,652,775      | 0.1273%      | 95.0573%              | 33,181,763      | 50.08%     |
| 83       | 7         | FEDERATED MUT GRP                     | 67,642,484      | 0.1254%      | 95.1827%              | 12,462,056      | 17.15%     |
| 84       | 4256      | Anchor Ins Holdings Grp               | 60,266,576      | 0.1117%      | 95.2944%              | 34,258,561      | 56.90%     |
| 85       | 4011      | Genworth Fin Grp                      | 60,053,564      | 0.1113%      | 95.4057%              | 227,959,062     | 416.36%    |
| 86       | 27502     | Western General Ins Co                | 59,079,335      | 0.1095%      | 95.5152%              | 44,118,160      | 58.21%     |
| 87       | 1135      | PMI GRP                               | 59,028,150      | 0.1094%      | 95.6247%              | 342,808,730     | 247.63%    |
| 88       | 785       | MARKEL CORP GRP                       | 58,948,002      | 0.1093%      | 95.7339%              | 20,013,482      | 33.03%     |
| 89       | 421       | COLLATERAL HOLDINGS GRP               | 58,837,135      | 0.1091%      | 95.8430%              | 167,777,870     | 284.89%    |
| 90       | 3638      | PGC Holding Corp Grp                  | 58,622,975      | 0.1087%      | 95.9517%              | 35,186,950      | 56.45%     |
| 91       | 25240     | NAU Country Ins Co                    | 57,151,731      | 0.1059%      | 96.0576%              | 36,035,383      | 64.00%     |
| 92       | 10920     | Alliance United Ins Co                | 53,536,005      | 0.0992%      | 96.1568%              | 33,567,411      | 62.83%     |
| 93       | 300       | HORACE MANN GRP                       | 50,047,968      | 0.0928%      | 96.2496%              | 29,262,580      | 59.09%     |
| 94       | 767       | Pennsylvania Manufacturers Grp        | 49,062,981      | 0.0909%      | 96.3406%              | 29,261,622      | 58.66%     |
| 95       | 18767     | Church Mut Ins Co                     | 47,753,021      | 0.0885%      | 96.4291%              | 18,635,144      | 38.63%     |
| 96       | 40134     | SUA Ins Co                            | 47,702,083      | 0.0884%      | 96.5175%              | 20,044,490      | 40.19%     |
| 97       | 36706     | Lawyers Mut Ins Co                    | 46,631,139      | 0.0864%      | 96.6040%              | 18,513,886      | 38.90%     |
| 98       | 3489      | Delek Grp                             | 44,775,740      | 0.0830%      | 96.6870%              | 13,574,543      | 63.93%     |
| 99       | 10520     | Care W Ins Co                         | 44,658,532      | 0.0828%      | 96.7697%              | 25,882,305      | 66.68%     |
| 100      | 57        | ELECTRIC INS GRP                      | 44,493,619      | 0.0825%      | 96.8522%              | 39,802,424      | 89.34%     |
| 101      | 471       | Wells Fargo Grp                       | 44,426,566      | 0.0824%      | 96.9346%              | 27,766,914      | 61.51%     |
| 102      | 800       | WESTERN MUT INS GRP                   | 42,788,125      | 0.0793%      | 97.0139%              | 15,093,833      | 35.44%     |

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| 103      | 27928     | Amex Assur Co                  | 42,012,997      | 0.0779%      | 97.0918%              | 4,088,809       | 9.62%      |
| 104      | 257       | SAFEWAY INS GRP                | 41,825,148      | 0.0775%      | 97.1693%              | 23,779,865      | 58.29%     |
| 105      | 14010     | Crusader Ins Co                | 39,940,270      | 0.0740%      | 97.2433%              | 10,677,797      | 24.99%     |
| 106      | 37621     | Toyota Motor Ins Co            | 39,507,519      | 0.0732%      | 97.3166%              | 18,523,863      | 63.28%     |
| 107      | 608       | MEDICAL INS EXCH OF CA GRP     | 38,132,729      | 0.0707%      | 97.3873%              | -3,919,851      | -10.23%    |
| 108      | 3702      | Loya Grp                       | 38,108,655      | 0.0706%      | 97.4579%              | 18,737,986      | 52.98%     |
| 109      | 40975     | Dentists Ins Co                | 37,741,994      | 0.0700%      | 97.5279%              | 10,422,568      | 28.30%     |
| 110      | 408       | AMERICAN NATL FIN GRP          | 36,578,135      | 0.0678%      | 97.5957%              | 29,181,230      | 67.53%     |
| 111      | 645       | OREGON MUT GRP                 | 36,120,966      | 0.0670%      | 97.6626%              | 13,537,276      | 39.07%     |
| 112      | 88        | The Hanover Ins Grp            | 34,934,401      | 0.0648%      | 97.7274%              | 16,941,892      | 58.95%     |
| 113      | 38733     | Alaska Natl Ins Co             | 34,103,453      | 0.0632%      | 97.7906%              | 16,450,323      | 51.18%     |
| 114      | 2538      | Amtrust Grp                    | 33,853,364      | 0.0628%      | 97.8534%              | 15,371,896      | 62.38%     |
| 115      | 36340     | Camico Mut Ins Co              | 33,471,370      | 0.0620%      | 97.9154%              | 16,262,801      | 49.04%     |
| 116      | 273       | WORKMENS GRP                   | 31,525,285      | 0.0584%      | 97.9738%              | 20,843,023      | 61.02%     |
| 117      | 74        | DELPHI FIN GRP                 | 31,010,390      | 0.0575%      | 98.0313%              | 12,363,176      | 43.21%     |
| 118      | 783       | RLI INS GRP                    | 30,639,002      | 0.0568%      | 98.0881%              | 30,624,709      | 109.31%    |
| 119      | 3596      | Affirmative Ins Grp            | 29,928,657      | 0.0555%      | 98.1436%              | 16,983,749      | 54.11%     |
| 120      | 457       | ARGONAUT GRP                   | 29,680,316      | 0.0550%      | 98.1986%              | 8,873,858       | 32.80%     |
| 121      | 3219      | Sompo Japan Ins Grp            | 29,548,207      | 0.0548%      | 98.2534%              | 2,055,206       | 7.06%      |
| 122      | 1248      | AMBAC ASSUR CORP GRP           | 28,358,460      | 0.0526%      | 98.3060%              | 474,455,919     | 267.97%    |
| 123      | 853       | PUBLIC SERV GRP                | 27,247,147      | 0.0505%      | 98.3565%              | 13,163,689      | 46.15%     |
| 124      | 37540     | Beazley Ins Co Inc             | 27,084,651      | 0.0502%      | 98.4067%              | 13,458,708      | 59.96%     |
| 125      | 83        | GRANGE INS GRP                 | 26,913,833      | 0.0499%      | 98.4566%              | 15,632,746      | 58.61%     |
| 126      | 456       | LANCER FINANCIAL GRP           | 24,146,138      | 0.0448%      | 98.5013%              | 4,776,876       | 20.04%     |
| 127      | 11592     | International Fidelity Ins Co  | 23,282,359      | 0.0432%      | 98.5445%              | -226,178        | -0.97%     |
| 128      | 39861     | Golden Bear Ins Co             | 22,704,660      | 0.0421%      | 98.5866%              | 6,128,507       | 23.48%     |
| 129      | 12878     | Sterling Cas Ins Co            | 21,872,666      | 0.0405%      | 98.6271%              | 13,898,522      | 51.14%     |
| 130      | 256       | New York MARINE & GEN GRP      | 21,210,429      | 0.0393%      | 98.6664%              | 7,959,890       | 36.10%     |
| 131      | 36790     | Springfield Ins Co Inc         | 20,852,120      | 0.0387%      | 98.7051%              | 14,872,355      | 69.31%     |
| 132      | 75        | Insco Ins Services Grp         | 19,879,433      | 0.0369%      | 98.7419%              | 2,403,944       | 11.27%     |
| 133      | 828       | GUARD INS CO GRP               | 19,870,909      | 0.0368%      | 98.7788%              | 8,511,533       | 51.64%     |
| 134      | 42757     | Agri Gen Ins Co                | 18,793,649      | 0.0348%      | 98.8136%              | 9,729,107       | 52.01%     |
| 135      | 1346      | AMERICAN SAFETY HOLDING GRP    | 18,575,561      | 0.0344%      | 98.8480%              | -3,074,863      | -27.82%    |
| 136      | 4254      | The Warranty Grp               | 17,567,125      | 0.0326%      | 98.8806%              | -278,105        | -2.47%     |
| 137      | 781       | UNION LABOR GRP                | 17,431,906      | 0.0323%      | 98.9129%              | 11,629,434      | 72.68%     |
| 138      | 62        | EMC INS CO GRP                 | 17,329,310      | 0.0321%      | 98.9450%              | 9,983,097       | 56.74%     |
| 139      | 291       | MOTORISTS MUT                  | 17,045,686      | 0.0316%      | 98.9766%              | 9,749,707       | 59.16%     |
| 140      | 468       | Aegon US Holding Grp           | 16,298,772      | 0.0302%      | 99.0069%              | 7,143,121       | 43.91%     |
| 141      | 12793     | Surety Co Of The Pacific       | 15,944,398      | 0.0296%      | 99.0364%              | 5,022,609       | 35.27%     |
| 142      | 21172     | Vanliner Ins Co                | 15,709,218      | 0.0291%      | 99.0655%              | 4,549,907       | 30.23%     |
| 143      | 14354     | Jewelers Mut Ins Co            | 15,651,137      | 0.0290%      | 99.0945%              | 10,075,665      | 66.25%     |
| 144      | 3239      | Allied World Assur Holding Grp | 14,583,582      | 0.0270%      | 99.1216%              | 3,457,876       | 39.94%     |
| 145      | 34738     | Arag Ins Co                    | 14,349,148      | 0.0266%      | 99.1482%              | 7,725,264       | 53.86%     |
| 146      | 528       | MBIA GRP                       | 12,578,798      | 0.0233%      | 99.1715%              | 1,530           | 0.00%      |
| 147      | 23        | BCS INS GRP                    | 12,558,207      | 0.0233%      | 99.1948%              | 7,040,555       | 55.79%     |
| 148      | 32107     | Sutter Ins Co                  | 12,476,982      | 0.0231%      | 99.2179%              | 7,859,142       | 51.03%     |
| 149      | 10783     | Cornerstone Natl Ins Co        | 12,048,233      | 0.0223%      | 99.2402%              | 4,782,549       | 71.18%     |
| 150      | 27073     | Nipponkoa Ins Co Ltd US Br     | 12,047,434      | 0.0223%      | 99.2626%              | 7,933,032       | 68.68%     |
| 151      | 37206     | Contractors Bonding & Ins Co   | 11,979,137      | 0.0222%      | 99.2848%              | 1,646,075       | 12.43%     |
| 152      | 3488      | J A Patterson Grp              | 11,720,783      | 0.0217%      | 99.3065%              | 8,224,248       | 76.37%     |
| 153      | 20613     | Sparta Ins Co                  | 11,348,762      | 0.0210%      | 99.3275%              | 2,804,141       | 55.85%     |
| 154      | 349       | FLORISTS MUT GRP               | 11,231,190      | 0.0208%      | 99.3484%              | 2,772,998       | 28.42%     |
| 155      | 10916     | Suretec Ins Co                 | 10,756,538      | 0.0199%      | 99.3683%              | 2,483,945       | 22.61%     |

Source: NAIC Database

Licensed Companies Only

## 2008 California Property and Casualty Market Share Report

Line of Business: Total Line [35]

Sorted by: Group Market Share

| Rec. No. | Group No. | Group Name                       | Written Premium | Market Share | Cumulative Mkt. Share | Incurred Losses | Loss Ratio |
|----------|-----------|----------------------------------|-----------------|--------------|-----------------------|-----------------|------------|
| 156      | 2698      | ProAssurance Corp Grp            | 10,734,844      | 0.0199%      | 99.3882%              | 5,407,155       | 50.06%     |
| 157      | 458       | PROTECTIVE LIFE INS GRP          | 9,735,449       | 0.0180%      | 99.4062%              | 11,414,550      | 87.41%     |
| 158      | 41394     | Benchmark Ins Co                 | 9,445,708       | 0.0175%      | 99.4238%              | 1,114,283       | 15.03%     |
| 159      | 37800     | Leading Ins Grp Ins Co Ltd       | 9,423,691       | 0.0175%      | 99.4412%              | 3,627,451       | 44.38%     |
| 160      | 697       | VAN ENT GRP                      | 9,421,522       | 0.0175%      | 99.4587%              | 5,529,235       | 54.71%     |
| 161      | 867       | Baldwin & Lyons Grp              | 9,314,610       | 0.0173%      | 99.4760%              | 5,343,526       | 54.56%     |
| 162      | 930       | DHC GRP                          | 9,166,938       | 0.0170%      | 99.4929%              | 6,095,517       | 67.18%     |
| 163      | 10499     | Chrysler Ins Co                  | 8,862,712       | 0.0164%      | 99.5094%              | 2,369,697       | 28.33%     |
| 164      | 313       | AEGIS GRP                        | 8,803,500       | 0.0163%      | 99.5257%              | 3,655,343       | 39.58%     |
| 165      | 4051      | Ocean Harbor Grp                 | 8,698,571       | 0.0161%      | 99.5418%              | 8,077,277       | 89.06%     |
| 166      | 13285     | Allegheny Cas Co                 | 8,593,504       | 0.0159%      | 99.5578%              | 28,393          | 0.32%      |
| 167      | 689       | BANKERS INS GRP                  | 8,508,412       | 0.0158%      | 99.5735%              | 390,874         | 4.14%      |
| 168      | 1331      | Glencoe US Holdings Grp          | 8,426,667       | 0.0156%      | 99.5891%              | 4,433,821       | 52.92%     |
| 169      | 3479      | Merchants Bonding Co Grp         | 8,068,055       | 0.0150%      | 99.6041%              | 1,241,568       | 14.73%     |
| 170      | 31887     | Coface N Amer Ins Co             | 8,052,353       | 0.0149%      | 99.6190%              | 4,745,787       | 62.75%     |
| 171      | 2638      | NCMIC Grp                        | 7,804,026       | 0.0145%      | 99.6335%              | 101,110         | 1.29%      |
| 172      | 39527     | Heritage Ind Co                  | 7,438,767       | 0.0138%      | 99.6473%              | 5,389,689       | 64.41%     |
| 173      | 3569      | Caterpillar Grp                  | 7,300,288       | 0.0135%      | 99.6608%              | 5,988,297       | 53.85%     |
| 174      | 29530     | AXA Art Ins Corp                 | 7,103,967       | 0.0132%      | 99.6740%              | 527,487         | 6.99%      |
| 175      | 920       | UNITED NATL GRP                  | 7,030,665       | 0.0130%      | 99.6870%              | 7,333,855       | 84.13%     |
| 176      | 281       | JM FAMILY GRP                    | 6,782,284       | 0.0126%      | 99.6996%              | 2,306,212       | 60.16%     |
| 177      | 517       | HANNOVER GRP                     | 6,428,510       | 0.0119%      | 99.7115%              | -10,662,613     | -148.03%   |
| 178      | 4641      | D & J Rottman Grp                | 6,317,908       | 0.0117%      | 99.7232%              | 624,656         | 9.24%      |
| 179      | 36650     | Guarantee Co Of N Amer USA       | 6,225,386       | 0.0115%      | 99.7348%              | -59,987         | -1.11%     |
| 180      | 40517     | Advantage Workers Comp Ins Co    | 6,156,409       | 0.0114%      | 99.7462%              | 3,001,059       | 54.34%     |
| 181      | 41459     | Armed Forces Ins Exch            | 6,148,021       | 0.0114%      | 99.7576%              | 2,438,252       | 39.31%     |
| 182      | 15768     | Merced Mut Ins Co                | 6,042,355       | 0.0112%      | 99.7688%              | 2,494,568       | 38.00%     |
| 183      | 1113      | MEDMARK INS GRP                  | 5,998,301       | 0.0111%      | 99.7799%              | 1,642,730       | 29.10%     |
| 184      | 18        | AMERICAN ROAD GRP                | 5,410,921       | 0.0100%      | 99.7899%              | 1,590,875       | 29.38%     |
| 185      | 16705     | Dealers Assur Co                 | 5,233,490       | 0.0097%      | 99.7996%              | 2,359,454       | 32.16%     |
| 186      | 1218      | PENN AMER GRP                    | 5,170,938       | 0.0096%      | 99.8092%              | 2,694,218       | 44.29%     |
| 187      | 13127     | Nations Ins Co                   | 5,158,751       | 0.0096%      | 99.8188%              | 1,352,300       | 62.04%     |
| 188      | 1234      | RESPONSE INS GRP                 | 5,124,707       | 0.0095%      | 99.8283%              | 3,394,589       | 66.34%     |
| 189      | 41        | CITIGROUP GRP                    | 4,586,456       | 0.0085%      | 99.8368%              | 1,003,178       | 40.89%     |
| 190      | 968       | AXA INS GRP                      | 4,567,579       | 0.0085%      | 99.8452%              | 29,133,180      | 675.64%    |
| 191      | 27480     | California Mut Ins Co            | 4,564,831       | 0.0085%      | 99.8537%              | 1,555,349       | 32.31%     |
| 192      | 23108     | Lumbermens Underwriting Alliance | 4,416,071       | 0.0082%      | 99.8619%              | 5,864,882       | 98.91%     |
| 193      | 26565     | Ohio Ind Co                      | 4,367,912       | 0.0081%      | 99.8700%              | 1,302,339       | 29.68%     |
| 194      | 18538     | Bancinsure Inc                   | 4,365,902       | 0.0081%      | 99.8781%              | 2,850,654       | 62.14%     |
| 195      | 10048     | Hyundai Marine & Fire Ins Co Ltd | 4,264,417       | 0.0079%      | 99.8860%              | 1,493,764       | 35.70%     |
| 196      | 246       | INDIANA LUMBERMENS GRP           | 4,142,311       | 0.0077%      | 99.8937%              | 568,219         | 18.42%     |
| 197      | 20311     | Syncora Guarantee Inc            | 3,891,158       | 0.0072%      | 99.9009%              | 256,655,915     | 579.46%    |
| 198      | 479       | IFG CO GRP                       | 3,622,456       | 0.0067%      | 99.9076%              | 4,747,034       | 120.59%    |
| 199      | 37940     | Lexington Natl Ins Corp          | 2,935,840       | 0.0054%      | 99.9130%              | -52,675         | -1.76%     |
| 200      | 31380     | American Surety Co               | 2,577,228       | 0.0048%      | 99.9178%              | 127,307         | 4.88%      |
| 201      | 26379     | Accredited Surety & Cas Co Inc   | 2,476,979       | 0.0046%      | 99.9224%              | 384,495         | 14.97%     |
| 202      | 253       | HARLEYSVILLE GRP                 | 2,315,719       | 0.0043%      | 99.9267%              | 117,772         | 7.40%      |
| 203      | 4509      | Ironshore Grp                    | 2,193,028       | 0.0041%      | 99.9308%              | 431,132         | 59.26%     |
| 204      | 40150     | MGA Ins Co Inc                   | 2,163,675       | 0.0040%      | 99.9348%              | 1,365,764       | 44.31%     |
| 205      | 574       | AMERCO CORP GRP                  | 2,152,031       | 0.0040%      | 99.9388%              | 781,149         | 36.30%     |
| 206      | 866       | WESTERN WORLD GRP                | 2,143,407       | 0.0040%      | 99.9427%              | 846,376         | 37.29%     |
| 207      | 3592      | ProAlliance Grp                  | 2,018,084       | 0.0037%      | 99.9465%              | 79,286          | 4.38%      |
| 208      | 242       | SELECTIVE INS GRP                | 1,942,526       | 0.0036%      | 99.9501%              | 69,010          | 4.95%      |

Source: NAIC Database

Licensed Companies Only

## 2008 California Property and Casualty Market Share Report

Line of Business: Total Line [35]

Sorted by: Group Market Share

| Rec. No. | Group No. | Group Name                         | Written Premium | Market Share | Cumulative Mkt. Share | Incurred Losses | Loss Ratio |
|----------|-----------|------------------------------------|-----------------|--------------|-----------------------|-----------------|------------|
| 209      | 1321      | American Farmers & Ranchers Grp    | 1,852,543       | 0.0034%      | 99.9535%              | 2,028,928       | 102.45%    |
| 210      | 244       | CINCINNATI FIN GRP                 | 1,809,505       | 0.0034%      | 99.9569%              | 72,263          | 3.50%      |
| 211      | 228       | WESTFIELD Grp                      | 1,741,494       | 0.0032%      | 99.9601%              | -218,831        | -5.37%     |
| 212      | 36234     | Preferred Professional Ins Co      | 1,683,359       | 0.0031%      | 99.9632%              | 882,842         | 53.53%     |
| 213      | 124       | AMERISURE CO GRP                   | 1,189,522       | 0.0022%      | 99.9654%              | -591,775        | -53.30%    |
| 214      | 11835     | Paris Re Amer Ins Co               | 1,112,465       | 0.0021%      | 99.9675%              | 1,050,740       | 66.54%     |
| 215      | 13528     | Brotherhood Mut Ins Co             | 1,099,326       | 0.0020%      | 99.9695%              | 115,518         | 34.46%     |
| 216      | 4662      | Ariel Holdings Group               | 1,094,715       | 0.0020%      | 99.9715%              | 74,293          | 65.00%     |
| 217      | 1169      | GENERALI GRP                       | 1,057,995       | 0.0020%      | 99.9735%              | 165,747         | 15.20%     |
| 218      | 869       | MINNESOTA MUT GRP                  | 938,628         | 0.0017%      | 99.9752%              | 460,774         | 49.11%     |
| 219      | 10232     | American Assoc Of Othodontists RRG | 894,856         | 0.0017%      | 99.9769%              | 236,860         | 30.10%     |
| 220      | 10758     | Colonial Surety Co                 | 855,170         | 0.0016%      | 99.9785%              | 291,352         | 41.77%     |
| 221      | 12297     | Petroleum Cas Co                   | 828,776         | 0.0015%      | 99.9800%              | 281,803         | 34.00%     |
| 222      | 248       | UNITED FIRE & CAS GRP              | 747,243         | 0.0014%      | 99.9814%              | -159,000        | -6.48%     |
| 223      | 22950     | Acstar Ins Co                      | 701,277         | 0.0013%      | 99.9827%              | 346,697         | 41.71%     |
| 224      | 24        | ATLANTIC CO GRP                    | 697,282         | 0.0013%      | 99.9840%              | 11,542,288      | 1614.27%   |
| 225      | 1         | AETNA GRP                          | 652,606         | 0.0012%      | 99.9852%              | 1,603,433       | 268.03%    |
| 226      | 350       | General Electric Grp               | 633,643         | 0.0012%      | 99.9864%              | 298,583         | 47.12%     |
| 227      | 3678      | American Independent Ins Grp       | 552,277         | 0.0010%      | 99.9874%              | 332,746         | 40.26%     |
| 228      | 34711     | Computer Ins Co                    | 505,202         | 0.0009%      | 99.9883%              | -4,449          | -0.88%     |
| 229      | 30082     | CPA Ins Co                         | 490,960         | 0.0009%      | 99.9893%              | 80,899          | 16.48%     |
| 230      | 28497     | Usplate Glass Ins Co               | 459,556         | 0.0009%      | 99.9901%              | 37,164          | 7.99%      |
| 231      | 108       | LUMBERMENS MUT CAS GRP             | 447,245         | 0.0008%      | 99.9909%              | 52,048,584      | 10098.76%  |
| 232      | 4574      | Catlin US Ins Grp                  | 444,426         | 0.0008%      | 99.9918%              | 38,550          | 29.14%     |
| 233      | 201       | UTICA GRP                          | 376,057         | 0.0007%      | 99.9925%              | 952,284         | 238.85%    |
| 234      | 10935     | Western Underwriters Ins Co        | 348,651         | 0.0006%      | 99.9931%              | 0               | 0.00%      |
| 235      | 594       | AMERICAN CONTRACTORS INS GRP       | 337,110         | 0.0006%      | 99.9937%              | -39,727         | -11.78%    |
| 236      | 19119     | National Unity Ins Co              | 322,456         | 0.0006%      | 99.9943%              | 78,744          | 24.76%     |
| 237      | 3496      | Quanta US Holdings Grp             | 320,865         | 0.0006%      | 99.9949%              | 169,275         | 35.63%     |
| 238      | 669       | ZALE CORP GRP                      | 318,981         | 0.0006%      | 99.9955%              | 58,380          | 18.30%     |
| 239      | 3485      | Rothschild Intl Grp                | 314,864         | 0.0006%      | 99.9961%              | 13,626          | 4.28%      |
| 240      | 28339     | Gateway Ins Co                     | 303,156         | 0.0006%      | 99.9967%              | 118,074         | 54.65%     |
| 241      | 11118     | Federated Rural Electric Ins Exch  | 290,384         | 0.0005%      | 99.9972%              | 1,194,841       | 412.75%    |
| 242      | 35009     | Financial Cas & Surety Inc         | 268,293         | 0.0005%      | 99.9977%              | 9,102           | 3.39%      |
| 243      | 25771     | CIFG Assur N Amer Inc              | 260,444         | 0.0005%      | 99.9982%              | 0               | 0.00%      |
| 244      | 40550     | Pacific Pioneer Ins Co             | 239,804         | 0.0004%      | 99.9986%              | 187,774         | 71.84%     |
| 245      | 4666      | Hiscox Ins Grp                     | 136,641         | 0.0003%      | 99.9989%              | 93,344          | 57.96%     |
| 246      | 4071      | RVI Grp                            | 132,743         | 0.0002%      | 99.9991%              | 168,386         | 937.30%    |
| 247      | 38300     | Samsung Fire & Marine Ins Co Ltd   | 127,135         | 0.0002%      | 99.9994%              | 128,734         | 109.70%    |
| 248      | 352       | HSBC Grp                           | 64,945          | 0.0001%      | 99.9995%              | 18,690          | 28.78%     |
| 249      | 450       | GENEVE HOLDINGS INC GRP            | 56,648          | 0.0001%      | 99.9996%              | 40,531          | 71.55%     |
| 250      | 775       | PHARMACISTS MUT GRP                | 42,400          | 0.0001%      | 99.9997%              | 5,130           | 26.69%     |
| 251      | 3764      | Cardif Holdings Grp                | 39,363          | 0.0001%      | 99.9997%              | 2,710,173       | 6885.08%   |
| 252      | 10632     | Armor Assur Co                     | 36,269          | 0.0001%      | 99.9998%              | 0               | 0.00%      |
| 253      | 23663     | National Amer Ins Co               | 28,891          | 0.0001%      | 99.9999%              | -276,059        | -377.94%   |
| 254      | 175       | STATE AUTO MUT GRP                 | 24,073          | 0.0000%      | 99.9999%              | 4,319           | 105.21%    |
| 255      | 680       | AMERISAFE GRP                      | 16,805          | 0.0000%      | 99.9999%              | 44,222          | 367.14%    |
| 256      | 1228      | BAR PLAN GRP                       | 10,368          | 0.0000%      | 99.9999%              | 0               | 0.00%      |
| 257      | 12190     | American Pet Ins Co                | 9,097           | 0.0000%      | 100.0000%             | 6,647           | 92.28%     |
| 258      | 14508     | Michigan Millers Mut Ins Co        | 7,990           | 0.0000%      | 100.0000%             | 37,235          | 466.02%    |
| 259      | 40398     | American Fuji Fire & Marine Ins Co | 4,817           | 0.0000%      | 100.0000%             | -323,037        | -6706.19%  |
| 260      | 1208      | GRAY INS GRP                       | 3,363           | 0.0000%      | 100.0000%             | 114,827         | 3414.42%   |
| 261      | 29998     | Upper Hudson Natl Ins Co           | 1,500           | 0.0000%      | 100.0000%             | 31              | 4.13%      |

Source: NAIC Database

Licensed Companies Only

## 2008 California Property and Casualty Market Share Report

Line of Business: Total Line [35]

Sorted by: Group Market Share

| Rec. No.                 | Group No. | Group Name                       | Written Premium | Market Share | Cumulative Mkt. Share | Incurred Losses | Loss Ratio |
|--------------------------|-----------|----------------------------------|-----------------|--------------|-----------------------|-----------------|------------|
| 262                      | 36560     | Service Ins Co                   | 1,113           | 0.0000%      | 100.0000%             | 0               | 0.00%      |
| 263                      | 1332      | MAINE EMPLOYERS MUT INS GRP      | 844             | 0.0000%      | 100.0000%             | 23              | 65.71%     |
| 264                      | 10642     | Cherokee Ins Co                  | 650             | 0.0000%      | 100.0000%             | 0               | 0.00%      |
| 265                      | 14974     | Pennsylvania Lumbersmens Mut Ins | 12              | 0.0000%      | 100.0000%             | 0               | 0.00%      |
| Sub Total - 26 Thru 265: |           |                                  | 11,977,109,278  | 22.2020%     | 100.0000%             | 8,522,493,884   | 69.29%     |
| Line Total:              |           |                                  | 53,945,980,721  | 100.0000%    | 100.0000%             | 31,963,655,131  | 58.50%     |

**ZURICH INS GRP (Group # 212)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                     | 157,024,114     | 2.73%               | 154,042,153    | 69,690,940    | 45.24%     | 1,228,380,180  | 12.7830%        |
| 02.1   | ALLIED LINES                             | 89,810,339      | 1.56%               | 88,334,884     | 27,136,478    | 30.72%     | 751,093,771    | 11.9573%        |
| 02.3   | FEDERAL FLOOD INSURANCE                  | 26,810,967      | 0.47%               | 25,852,383     | 413,461       | 1.60%      | 167,180,492    | 16.0371%        |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 1,118,711,222   | 19.45%              | 1,100,142,730  | 542,596,451   | 49.32%     | 6,355,928,011  | 17.6011%        |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 595,674,924     | 10.36%              | 585,743,548    | 170,700,636   | 29.14%     | 2,690,863,640  | 22.1369%        |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 192,457,496     | 3.35%               | 194,740,132    | 61,426,982    | 31.54%     | 1,681,399,994  | 11.4463%        |
| 08     | OCEAN MARINE                             | 16,894,857      | 0.29%               | 17,198,619     | 8,077,470     | 46.97%     | 281,650,052    | 5.9985%         |
| 09     | INLAND MARINE                            | 78,978,899      | 1.37%               | 97,058,695     | 55,260,262    | 56.93%     | 1,554,653,557  | 5.0802%         |
| 11     | MEDICAL MALPRACTICE                      | 303,846         | 0.01%               | 266,667        | -9,349,462    | -3506.04%  | 610,392,276    | 0.0498%         |
| 12     | EARTHQUAKE                               | 23,983,348      | 0.42%               | 24,641,460     | -1,221,307    | -4.96%     | 1,146,160,916  | 2.0925%         |
| 13     | GROUP A AND H                            | 5,602,196       | 0.10%               | 5,452,609      | 3,168,825     | 58.12%     | 244,365,854    | 2.2925%         |
| 16     | WORKERS' COMPENSATION                    | 568,232,737     | 9.88%               | 508,187,581    | 341,622,911   | 67.22%     | 7,639,825,732  | 7.4378%         |
| 17.1   | OTHER LIABILITY                          | 332,336,047     | 5.78%               | 329,586,707    | 245,249,173   | 74.41%     | 4,088,110,494  | 8.1293%         |
| 17.3   | EXCESS WORKERS' COMPENSATION             | 6,618,002       | 0.12%               | 2,473,530      | 27,343,720    | 1105.45%   | 171,447,016    | 3.8601%         |
| 18     | PRODUCTS LIABILITY                       | 19,044,661      | 0.33%               | 21,277,977     | 63,509,053    | 298.47%    | 217,821,350    | 8.7432%         |
| 19.1   | PRIVATE PASSENGER AUTO NO-FAULT          | 125,413         | 0.00%               | 129,580        | 111,084       | 85.73%     | 1,275,860      | 9.8297%         |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 1,255,565,062   | 21.83%              | 1,256,823,464  | 654,098,061   | 52.04%     | 11,010,485,888 | 11.4034%        |
| 19.3   | COMMERCIAL AUTO NO-FAULT                 | 563,850         | 0.01%               | 60,855         | 17,130        | 28.15%     | -4,933,927     | -11.4280%       |
| 19.4   | COMMERCIAL AUTO LIABILITY                | 225,251,621     | 3.92%               | 232,395,417    | 87,710,157    | 37.74%     | 2,063,371,806  | 10.9167%        |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 903,053,005     | 15.70%              | 899,571,414    | 514,251,808   | 57.17%     | 8,698,032,551  | 10.3823%        |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 46,909,304      | 0.82%               | 49,710,245     | 25,398,565    | 51.09%     | 638,011,019    | 7.3524%         |
| 22     | AIRCRAFT                                 | -151,085        | 0.00%               | 225,965        | -239,514      | -106.00%   | 194,627,331    | -0.0776%        |
| 23     | FIDELITY                                 | 11,432,090      | 0.20%               | 11,953,346     | 5,220,944     | 43.68%     | 113,458,068    | 10.0760%        |
| 24     | SURETY                                   | 60,207,772      | 1.05%               | 58,787,391     | -1,176,514    | -2.00%     | 710,839,954    | 8.4699%         |
| 26     | BURGLARY & THEFT                         | 1,974,184       | 0.03%               | 1,933,872      | 578,035       | 29.89%     | 21,819,364     | 9.0479%         |
| 27     | BOILER & MACHINERY                       | 12,561,158      | 0.22%               | 13,139,274     | 5,218,789     | 39.72%     | 95,158,183     | 13.2003%        |
| 28     | CREDIT                                   | 0               | 0.00%               | 0              | -78,707       |            | 111,565,400    |                 |
| 30     | WARRANTY                                 | 2,404,272       | 0.04%               | 2,705,511      | 6,563,244     | 242.59%    | 111,549,817    | 2.1553%         |
| 35     | TOTALS                                   | 5,752,380,306   | 100.00%             | 5,682,436,008  | 2,903,298,675 | 51.09%     | 53,938,651,003 | 10.6647%        |

**STATE FARM GRP (Group # 176)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                     | 8,406,630       | 0.18%               | 9,232,439      | 10,759,682    | 116.54%    | 1,228,380,180  | 0.6844%         |
| 02.1   | ALLIED LINES                             | 1,971,083       | 0.04%               | 2,284,590      | 524,744       | 22.97%     | 751,093,771    | 0.2624%         |
| 02.2   | MULTIPLE PERIL CROP                      | 906,523         | 0.02%               | 914,408        | 131,909       | 14.43%     | 201,812,544    | 0.4492%         |
| 02.3   | FEDERAL FLOOD INSURANCE                  | 25,137,187      | 0.53%               | 24,049,463     | 502,821       | 2.09%      | 167,180,492    | 15.0360%        |
| 03     | FARMOWNERS MULTIPLE PERIL                | 12,131,630      | 0.26%               | 12,064,673     | 17,030,664    | 141.16%    | 209,593,125    | 5.7882%         |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 1,293,201,600   | 27.37%              | 1,274,084,381  | 798,955,848   | 62.71%     | 6,355,928,011  | 20.3464%        |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 215,423,862     | 4.56%               | 211,035,106    | 84,623,275    | 40.10%     | 2,690,863,640  | 8.0058%         |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 138,309,901     | 2.93%               | 140,947,494    | 50,756,937    | 36.01%     | 1,681,399,994  | 8.2259%         |
| 09     | INLAND MARINE                            | 61,722,817      | 1.31%               | 60,841,212     | 24,577,339    | 40.40%     | 1,554,653,557  | 3.9702%         |
| 11     | MEDICAL MALPRACTICE                      | 693,525         | 0.01%               | 665,519        | 127,759       | 19.20%     | 610,392,276    | 0.1136%         |
| 12     | EARTHQUAKE                               | 61,457,206      | 1.30%               | 60,943,479     | 10,594        | 0.02%      | 1,146,160,916  | 5.3620%         |
| 13     | GROUP A AND H                            | 30,168,863      | 0.64%               | 30,168,863     | 26,539,636    | 87.97%     | 244,365,854    | 12.3458%        |
| 14     | CREDIT A&H(GRP&IND)                      | 887,069         | 0.02%               | 445,809        | 216,576       | 48.58%     | 27,265,631     | 3.2534%         |
| 15.3   | GUARANTEED RENEWABLE A&H                 | 38,173,136      | 0.81%               | 17,312,778     | 13,437,215    | 77.61%     | 84,293,269     | 45.2861%        |
| 15.4   | NON-RENEWABLE FOR STATED REASONS ONLY    | 8,301,703       | 0.18%               | 8,468,121      | 6,087,722     | 71.89%     | 8,302,487      | 99.9906%        |
| 15.5   | OTHER ACCIDENT ONLY                      | 821             | 0.00%               | 752            | 1,179         | 156.78%    | 10,098,284     | 0.0081%         |
| 15.7   | ALL OTHER ACCIDENT AND HEALTH            | 2,999,019       | 0.06%               | 3,040,139      | 1,329,858     | 43.74%     | 10,841,112     | 27.6634%        |
| 16     | WORKERS' COMPENSATION                    | 79,705,328      | 1.69%               | 85,804,150     | 29,230,670    | 34.07%     | 7,639,825,732  | 1.0433%         |
| 17.1   | OTHER LIABILITY                          | 140,954,713     | 2.98%               | 137,322,654    | 112,817,989   | 82.16%     | 4,088,110,494  | 3.4479%         |
| 19.1   | PRIVATE PASSENGER AUTO NO-FAULT          | 0               | 0.00%               | 0              | 346,127       |            | 1,275,860      |                 |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 1,354,849,254   | 28.68%              | 1,346,572,399  | 889,510,840   | 66.06%     | 11,010,485,888 | 12.3051%        |
| 19.4   | COMMERCIAL AUTO LIABILITY                | 49,762,125      | 1.05%               | 50,031,741     | 25,040,351    | 50.05%     | 2,063,371,806  | 2.4117%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 1,182,062,419   | 25.02%              | 1,167,292,276  | 677,448,402   | 58.04%     | 8,698,032,551  | 13.5900%        |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 15,293,279      | 0.32%               | 15,430,065     | 9,499,671     | 61.57%     | 638,011,019    | 2.3970%         |
| 23     | FIDELITY                                 | 927,647         | 0.02%               | 940,906        | -6,106        | -0.65%     | 113,458,068    | 0.8176%         |
| 24     | SURETY                                   | 635,081         | 0.01%               | 672,041        | 147,238       | 21.91%     | 710,839,954    | 0.0893%         |
| 35     | TOTALS                                   | 4,724,082,422   | 100.00%             | 4,660,565,456  | 2,779,648,941 | 59.64%     | 53,938,651,003 | 8.7583%         |



**AMERICAN INTL GRP (Group # 12)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio  | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|-------------|----------------|-----------------|
| 01     | FIRE                                     | 25,666,485      | 0.81%               | 22,073,257     | 6,541,066     | 29.63%      | 1,228,380,180  | 2.0895%         |
| 02.1   | ALLIED LINES                             | 4,462,600       | 0.14%               | 4,536,608      | 830,928       | 18.32%      | 751,093,771    | 0.5941%         |
| 02.2   | MULTIPLE PERIL CROP                      | 1,575,718       | 0.05%               | 393,929        | 31,514        | 8.00%       | 201,812,544    | 0.7808%         |
| 02.3   | FEDERAL FLOOD INSURANCE                  | 1,171,072       | 0.04%               | 1,171,072      | -81,080       | -6.92%      | 167,180,492    | 0.7005%         |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 111,076,971     | 3.50%               | 104,974,070    | 139,879,468   | 133.25%     | 6,355,928,011  | 1.7476%         |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 11,853,544      | 0.37%               | 11,584,111     | 14,394,883    | 124.26%     | 2,690,863,640  | 0.4405%         |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 17,820,403      | 0.56%               | 17,164,911     | 5,788,416     | 33.72%      | 1,681,399,994  | 1.0599%         |
| 06     | MORTGAGE GUARANTY                        | 72,921,127      | 2.30%               | 71,275,911     | 403,604,632   | 566.26%     | 497,833,818    | 14.6477%        |
| 08     | OCEAN MARINE                             | 54,527,038      | 1.72%               | 54,205,481     | 52,428,159    | 96.72%      | 281,650,052    | 19.3599%        |
| 09     | INLAND MARINE                            | 92,675,703      | 2.92%               | 95,462,090     | 55,685,070    | 58.33%      | 1,554,653,557  | 5.9612%         |
| 10     | FINANCIAL GUARANTY                       | 0               | 0.00%               | 0              | 0             |             | 174,328,032    |                 |
| 11     | MEDICAL MALPRACTICE                      | 17,110,677      | 0.54%               | 10,969,881     | 7,235,932     | 65.96%      | 610,392,276    | 2.8032%         |
| 12     | EARTHQUAKE                               | 53,558,516      | 1.69%               | 49,743,593     | 109,556       | 0.22%       | 1,146,160,916  | 4.6729%         |
| 13     | GROUP A AND H                            | 53,388,950      | 1.68%               | 51,838,716     | 36,082,635    | 69.61%      | 244,365,854    | 21.8480%        |
| 15.1   | COLLECTIVELY RENEWABLE A&H               | 39              | 0.00%               | 39             | 72            | 184.62%     | 419,353        | 0.0093%         |
| 15.3   | GUARANTEED RENEWABLE A&H                 | 113,888         | 0.00%               | 113,867        | 7,991         | 7.02%       | 84,293,269     | 0.1351%         |
| 15.5   | OTHER ACCIDENT ONLY                      | 115,713         | 0.00%               | 117,699        | 189           | 0.16%       | 10,098,284     | 1.1459%         |
| 16     | WORKERS' COMPENSATION                    | 575,518,002     | 18.12%              | 665,686,589    | 456,849,882   | 68.63%      | 7,639,825,732  | 7.5331%         |
| 17.1   | OTHER LIABILITY                          | 550,668,386     | 17.33%              | 645,638,762    | 571,044,419   | 88.45%      | 4,088,110,494  | 13.4700%        |
| 17.3   | EXCESS WORKERS' COMPENSATION             | 41,760,886      | 1.31%               | 25,839,924     | 14,987,156    | 58.00%      | 171,447,016    | 24.3579%        |
| 18     | PRODUCTS LIABILITY                       | -825,759        | -0.03%              | 5,215,533      | 18,990,069    | 364.11%     | 217,821,350    | -0.3791%        |
| 19.1   | PRIVATE PASSENGER AUTO NO-FAULT          | 0               | 0.00%               | 0              | 857,916       |             | 1,275,860      |                 |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 695,422,657     | 21.89%              | 743,737,614    | 496,010,007   | 66.69%      | 11,010,485,888 | 6.3160%         |
| 19.3   | COMMERCIAL AUTO NO-FAULT                 | 739             | 0.00%               | 805            | -854,007      | -106087.83% | -4,933,927     | -0.0150%        |
| 19.4   | COMMERCIAL AUTO LIABILITY                | 136,954,431     | 4.31%               | 144,476,570    | 90,265,010    | 62.48%      | 2,063,371,806  | 6.6374%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 556,272,293     | 17.51%              | 594,636,848    | 347,676,014   | 58.47%      | 8,698,032,551  | 6.3954%         |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 14,079,794      | 0.44%               | 15,282,783     | 8,485,443     | 55.52%      | 638,011,019    | 2.2068%         |
| 22     | AIRCRAFT                                 | 44,390,072      | 1.40%               | 46,544,711     | 72,411,086    | 155.57%     | 194,627,331    | 22.8077%        |
| 23     | FIDELITY                                 | 12,776,110      | 0.40%               | 14,985,043     | 8,387,872     | 55.97%      | 113,458,068    | 11.2606%        |
| 24     | SURETY                                   | 8,434,734       | 0.27%               | 14,959,514     | 15,892,438    | 106.24%     | 710,839,954    | 1.1866%         |
| 26     | BURGLARY & THEFT                         | 6,716,035       | 0.21%               | 4,180,170      | 429,947       | 10.29%      | 21,819,364     | 30.7802%        |
| 27     | BOILER & MACHINERY                       | 12,353,509      | 0.39%               | 13,083,127     | 887,182       | 6.78%       | 95,158,183     | 12.9821%        |
| 28     | CREDIT                                   | 283,516         | 0.01%               | 408,519        | 687,093       | 168.19%     | 111,565,400    | 0.2541%         |
| 30     | WARRANTY                                 | 1,107,419       | 0.03%               | 1,066,318      | 1,459,239     | 136.85%     | 111,549,817    | 0.9928%         |
| 34     | AGGREGATE WRITE-INS FOR OTHER LINES      | 2,750,474       | 0.09%               | 3,162,995      | 607,438       | 19.20%      | 119,325,510    | 2.3050%         |
| 35     | TOTALS                                   | 3,176,701,745   | 100.00%             | 3,434,531,060  | 2,827,613,641 | 82.33%      | 53,938,651,003 | 5.8895%         |

**LIBERTY MUT GRP (Group # 111)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                     | 81,593,237      | <b>2.83%</b>        | 76,126,690     | 31,956,770    | 41.98%     | 1,228,380,180  | 6.6423%         |
| 02.1   | ALLIED LINES                             | 56,310,964      | <b>1.95%</b>        | 53,816,619     | 14,999,834    | 27.87%     | 751,093,771    | 7.4972%         |
| 02.3   | FEDERAL FLOOD INSURANCE                  | 1,767,740       | <b>0.06%</b>        | 1,659,253      | 17,601        | 1.06%      | 167,180,492    | 1.0574%         |
| 03     | FARMOWNERS MULTIPLE PERIL                | 4,529,093       | <b>0.16%</b>        | 4,213,598      | 1,461,850     | 34.69%     | 209,593,125    | 2.1609%         |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 318,455,645     | <b>11.05%</b>       | 309,840,669    | 145,175,119   | 46.85%     | 6,355,928,011  | 5.0104%         |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 182,442,715     | <b>6.33%</b>        | 185,091,133    | 71,405,731    | 38.58%     | 2,690,863,640  | 6.7801%         |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 174,199,594     | <b>6.05%</b>        | 179,522,040    | 59,558,123    | 33.18%     | 1,681,399,994  | 10.3604%        |
| 08     | OCEAN MARINE                             | 2,088,746       | <b>0.07%</b>        | 2,188,026      | 951,712       | 43.50%     | 281,650,052    | 0.7416%         |
| 09     | INLAND MARINE                            | 274,408,772     | <b>9.53%</b>        | 274,617,385    | 176,084,301   | 64.12%     | 1,554,653,557  | 17.6508%        |
| 10     | FINANCIAL GUARANTY                       | 0               | <b>0.00%</b>        | 0              | -158          |            | 174,328,032    |                 |
| 11     | MEDICAL MALPRACTICE                      | 106,312         | <b>0.00%</b>        | 117,136        | -47,327       | -40.40%    | 610,392,276    | 0.0174%         |
| 12     | EARTHQUAKE                               | 51,116,109      | <b>1.77%</b>        | 51,946,957     | -24,183       | -0.05%     | 1,146,160,916  | 4.4598%         |
| 13     | GROUP A AND H                            | 0               | <b>0.00%</b>        | 0              | 30,481        |            | 244,365,854    |                 |
| 15.1   | COLLECTIVELY RENEWABLE A&H               | 0               | <b>0.00%</b>        | 0              | -4,439        |            | 419,353        |                 |
| 15.2   | NON-CANCELLABLE A&H                      | 3,096           | <b>0.00%</b>        | 3,096          | 1,076         | 34.75%     | 3,191          | 97.0229%        |
| 15.3   | GUARANTEED RENEWABLE A&H                 | 132,845         | <b>0.00%</b>        | 180,007        | 66,773        | 37.09%     | 84,293,269     | 0.1576%         |
| 15.7   | ALL OTHER ACCIDENT AND HEALTH            | 0               | <b>0.00%</b>        | 0              | 0             |            | 10,841,112     |                 |
| 16     | WORKERS' COMPENSATION                    | 510,200,566     | <b>17.71%</b>       | 542,462,473    | 355,569,277   | 65.55%     | 7,639,825,732  | 6.6782%         |
| 17.1   | OTHER LIABILITY                          | 192,824,326     | <b>6.69%</b>        | 200,394,239    | 84,171,540    | 42.00%     | 4,088,110,494  | 4.7167%         |
| 17.3   | EXCESS WORKERS' COMPENSATION             | 18,366,721      | <b>0.64%</b>        | 18,548,084     | 11,343,785    | 61.16%     | 171,447,016    | 10.7128%        |
| 18     | PRODUCTS LIABILITY                       | 13,225,112      | <b>0.46%</b>        | 13,080,137     | 6,581,036     | 50.31%     | 217,821,350    | 6.0715%         |
| 19.1   | PRIVATE PASSENGER AUTO NO-FAULT          | 0               | <b>0.00%</b>        | 0              | 10,942        |            | 1,275,860      |                 |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 343,640,525     | <b>11.93%</b>       | 342,658,929    | 197,144,679   | 57.53%     | 11,010,485,888 | 3.1210%         |
| 19.3   | COMMERCIAL AUTO NO-FAULT                 | -5,701,467      | <b>-0.20%</b>       | -5,701,467     | -28,087       | 0.49%      | -4,933,927     | 115.5564%       |
| 19.4   | COMMERCIAL AUTO LIABILITY                | 203,363,725     | <b>7.06%</b>        | 212,700,021    | 112,293,156   | 52.79%     | 2,063,371,806  | 9.8559%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 292,927,946     | <b>10.17%</b>       | 291,473,579    | 160,488,693   | 55.06%     | 8,698,032,551  | 3.3677%         |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 48,726,033      | <b>1.69%</b>        | 49,494,443     | 24,603,350    | 49.71%     | 638,011,019    | 7.6372%         |
| 22     | AIRCRAFT                                 | 8,870,939       | <b>0.31%</b>        | 9,380,111      | 3,017,834     | 32.17%     | 194,627,331    | 4.5579%         |
| 23     | FIDELITY                                 | 1,003,230       | <b>0.03%</b>        | 1,022,757      | -555,403      | -54.30%    | 113,458,068    | 0.8842%         |
| 24     | SURETY                                   | 104,794,765     | <b>3.64%</b>        | 99,698,999     | 48,478,705    | 48.63%     | 710,839,954    | 14.7424%        |
| 26     | BURGLARY & THEFT                         | 496,774         | <b>0.02%</b>        | 933,568        | 603,291       | 64.62%     | 21,819,364     | 2.2768%         |
| 27     | BOILER & MACHINERY                       | 921,356         | <b>0.03%</b>        | 901,150        | 62,468        | 6.93%      | 95,158,183     | 0.9682%         |
| 35     | TOTALS                                   | 2,880,815,421   | <b>100.00%</b>      | 2,916,369,635  | 1,505,418,527 | 51.62%     | 53,938,651,003 | 5.3409%         |

**ALLSTATE INS GRP (Group # 8)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                     | 4,164,177       | 0.16%               | 4,204,352      | 442,940       | 10.54%     | 1,228,380,180  | 0.3390%         |
| 02.1   | ALLIED LINES                             | 379,354         | 0.01%               | 392,242        | 2,493,492     | 635.70%    | 751,093,771    | 0.0505%         |
| 02.3   | FEDERAL FLOOD INSURANCE                  | 17,713,235      | 0.66%               | 15,541,097     | 344,832       | 2.22%      | 167,180,492    | 10.5953%        |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 728,992,502     | 27.21%              | 818,700,967    | 435,533,173   | 53.20%     | 6,355,928,011  | 11.4695%        |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 110,539,162     | 4.13%               | 113,360,411    | 48,058,036    | 42.39%     | 2,690,863,640  | 4.1079%         |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 40,395,123      | 1.51%               | 41,704,760     | 16,384,707    | 39.29%     | 1,681,399,994  | 2.4025%         |
| 09     | INLAND MARINE                            | 22,324,496      | 0.83%               | 23,273,239     | 11,060,908    | 47.53%     | 1,554,653,557  | 1.4360%         |
| 12     | EARTHQUAKE                               | 0               | 0.00%               | 0              | 1,332,859     |            | 1,146,160,916  |                 |
| 14     | CREDIT A&H(GRP&IND)                      | 0               | 0.00%               | 0              | 0             |            | 27,265,631     |                 |
| 16     | WORKERS' COMPENSATION                    | 0               | 0.00%               | 0              | 2,356,301     |            | 7,639,825,732  |                 |
| 17.1   | OTHER LIABILITY                          | 47,562,703      | 1.78%               | 35,668,198     | 42,237,365    | 118.42%    | 4,088,110,494  | 1.1634%         |
| 18     | PRODUCTS LIABILITY                       | 202,705         | 0.01%               | 188,262        | 1,977,652     | 1050.48%   | 217,821,350    | 0.0931%         |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 928,567,224     | 34.66%              | 948,500,229    | 531,772,282   | 56.06%     | 11,010,485,888 | 8.4335%         |
| 19.4   | COMMERCIAL AUTO LIABILITY                | 33,706,366      | 1.26%               | 35,161,287     | 17,294,057    | 49.18%     | 2,063,371,806  | 1.6336%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 718,316,083     | 26.81%              | 771,078,176    | 429,414,361   | 55.69%     | 8,698,032,551  | 8.2584%         |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 15,310,172      | 0.57%               | 16,204,530     | 5,284,644     | 32.61%     | 638,011,019    | 2.3997%         |
| 23     | FIDELITY                                 | 117,194         | 0.00%               | 115,983        | 1,356         | 1.17%      | 113,458,068    | 0.1033%         |
| 24     | SURETY                                   | -840            | 0.00%               | -840           | 0             | 0.00%      | 710,839,954    | -0.0001%        |
| 26     | BURGLARY & THEFT                         | 20,250          | 0.00%               | 19,175         | 9,666         | 50.41%     | 21,819,364     | 0.0928%         |
| 27     | BOILER & MACHINERY                       | 234,639         | 0.01%               | 301,880        | 32,185        | 10.66%     | 95,158,183     | 0.2466%         |
| 28     | CREDIT                                   | 7,559,561       | 0.28%               | 9,764,481      | 11,654,812    | 119.36%    | 111,565,400    | 6.7759%         |
| 30     | WARRANTY                                 | 2,981,394       | 0.11%               | -3,049,137     | 1,236,184     | -40.54%    | 111,549,817    | 2.6727%         |
| 34     | AGGREGATE WRITE-INS FOR OTHER LINES      | 0               | 0.00%               | 75,842         | -2,827        | -3.73%     | 119,325,510    |                 |
| 35     | TOTALS                                   | 2,679,085,498   | 100.00%             | 2,831,205,130  | 1,558,918,986 | 55.06%     | 53,938,651,003 | 4.9669%         |

**MERCURY GEN GRP (Group # 660)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                     | 7,499,907       | 0.35%               | 7,371,753      | 3,818,918     | 51.80%     | 1,228,380,180  | 0.6106%         |
| 02.1   | ALLIED LINES                             | 1,209,459       | 0.06%               | 1,203,437      | 60,650        | 5.04%      | 751,093,771    | 0.1610%         |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 196,542,677     | 9.06%               | 201,284,110    | 108,156,640   | 53.73%     | 6,355,928,011  | 3.0923%         |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 27,851,576      | 1.28%               | 26,739,905     | 13,614,655    | 50.92%     | 2,690,863,640  | 1.0350%         |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 8,168,789       | 0.38%               | 7,885,074      | 2,915,895     | 36.98%     | 1,681,399,994  | 0.4858%         |
| 12     | EARTHQUAKE                               | 389,538         | 0.02%               | 354,661        | 0             | 0.00%      | 1,146,160,916  | 0.0340%         |
| 17.1   | OTHER LIABILITY                          | 6,231,518       | 0.29%               | 6,298,756      | 1,306,159     | 20.74%     | 4,088,110,494  | 0.1524%         |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 1,086,672,143   | 50.08%              | 1,111,157,539  | 582,587,856   | 52.43%     | 11,010,485,888 | 9.8694%         |
| 19.4   | COMMERCIAL AUTO LIABILITY                | 55,092,674      | 2.54%               | 57,020,296     | 36,864,610    | 64.65%     | 2,063,371,806  | 2.6700%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 755,457,241     | 34.82%              | 764,702,919    | 510,831,163   | 66.80%     | 8,698,032,551  | 8.6854%         |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 16,957,087      | 0.78%               | 18,604,135     | 5,999,277     | 32.25%     | 638,011,019    | 2.6578%         |
| 24     | SURETY                                   | 57,103          | 0.00%               | 22,586         | 0             | 0.00%      | 710,839,954    | 0.0080%         |
| 30     | WARRANTY                                 | 7,575,188       | 0.35%               | 10,388,770     | 8,737,978     | 84.11%     | 111,549,817    | 6.7909%         |
| 35     | TOTALS                                   | 2,169,704,900   | 100.00%             | 2,213,033,941  | 1,274,893,801 | 57.61%     | 53,938,651,003 | 4.0225%         |

**Auto Club Enterprises Ins Grp (Group # 1318)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                       | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                   | 7,284,954       | 0.35%               | 6,344,123      | 3,562,243     | 56.15%     | 1,228,380,180  | 0.5931%         |
| 04     | HOMEOWNERS MULTIPLE PERIL              | 299,242,266     | 14.33%              | 289,544,210    | 208,369,990   | 71.96%     | 6,355,928,011  | 4.7081%         |
| 09     | INLAND MARINE                          | 7,222,027       | 0.35%               | 7,456,707      | 1,937,668     | 25.99%     | 1,554,653,557  | 0.4645%         |
| 12     | EARTHQUAKE                             | 0               | 0.00%               | 0              | -72,000       |            | 1,146,160,916  |                 |
| 17.1   | OTHER LIABILITY                        | 12,287,710      | 0.59%               | 12,021,587     | 5,785,506     | 48.13%     | 4,088,110,494  | 0.3006%         |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY       | 927,895,370     | 44.42%              | 937,312,717    | 500,909,413   | 53.44%     | 11,010,485,888 | 8.4274%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE | 834,786,900     | 39.97%              | 836,637,951    | 444,264,036   | 53.10%     | 8,698,032,551  | 9.5974%         |
| 35     | TOTALS                                 | 2,088,719,227   | 100.00%             | 2,089,317,295  | 1,164,756,855 | 55.75%     | 53,938,651,003 | 3.8724%         |

**Travelers Grp (Group # 3548)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                     | 61,376,020      | <b>2.96%</b>        | 59,941,522     | 24,435,484    | 40.77%     | 1,228,380,180  | 4.9965%         |
| 02.1   | ALLIED LINES                             | 41,705,809      | <b>2.01%</b>        | 40,044,345     | 2,606,395     | 6.51%      | 751,093,771    | 5.5527%         |
| 02.3   | FEDERAL FLOOD INSURANCE                  | 6,443,399       | <b>0.31%</b>        | 6,078,089      | 109,671       | 1.80%      | 167,180,492    | 3.8542%         |
| 03     | FARMOWNERS MULTIPLE PERIL                | 26,513,401      | <b>1.28%</b>        | 25,001,109     | 9,121,137     | 36.48%     | 209,593,125    | 12.6499%        |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 169,058,249     | <b>8.15%</b>        | 157,540,732    | 83,557,298    | 53.04%     | 6,355,928,011  | 2.6599%         |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 218,604,223     | <b>10.54%</b>       | 213,419,160    | 104,756,223   | 49.08%     | 2,690,863,640  | 8.1239%         |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 169,365,481     | <b>8.17%</b>        | 180,126,261    | 13,396,916    | 7.44%      | 1,681,399,994  | 10.0729%        |
| 08     | OCEAN MARINE                             | 27,202,271      | <b>1.31%</b>        | 26,298,334     | 12,177,054    | 46.30%     | 281,650,052    | 9.6582%         |
| 09     | INLAND MARINE                            | 82,557,534      | <b>3.98%</b>        | 82,459,563     | 9,484,647     | 11.50%     | 1,554,653,557  | 5.3103%         |
| 10     | FINANCIAL GUARANTY                       | 0               | <b>0.00%</b>        | 0              | -1,545        |            | 174,328,032    |                 |
| 11     | MEDICAL MALPRACTICE                      | -54,109         | <b>0.00%</b>        | -43,228        | 1,224,115     | -2831.76%  | 610,392,276    | -0.0089%        |
| 12     | EARTHQUAKE                               | 16,201,112      | <b>0.78%</b>        | 15,085,448     | -129,184      | -0.86%     | 1,146,160,916  | 1.4135%         |
| 13     | GROUP A AND H                            | 0               | <b>0.00%</b>        | 0              | -1,619,567    |            | 244,365,854    |                 |
| 15.2   | NON-CANCELLABLE A&H                      | 0               | <b>0.00%</b>        | 91             | 0             | 0.00%      | 3,191          |                 |
| 15.5   | OTHER ACCIDENT ONLY                      | 0               | <b>0.00%</b>        | 0              | 227,651       |            | 10,098,284     |                 |
| 15.7   | ALL OTHER ACCIDENT AND HEALTH            | 0               | <b>0.00%</b>        | 0              | 27,640        |            | 10,841,112     |                 |
| 16     | WORKERS' COMPENSATION                    | 482,722,660     | <b>23.28%</b>       | 459,374,249    | 275,709,438   | 60.02%     | 7,639,825,732  | 6.3185%         |
| 17.1   | OTHER LIABILITY                          | 307,988,411     | <b>14.85%</b>       | 327,649,545    | 79,321,196    | 24.21%     | 4,088,110,494  | 7.5338%         |
| 17.3   | EXCESS WORKERS' COMPENSATION             | 1,943,506       | <b>0.09%</b>        | 2,047,080      | 25,216,487    | 1231.83%   | 171,447,016    | 1.1336%         |
| 18     | PRODUCTS LIABILITY                       | 14,041,241      | <b>0.68%</b>        | 13,783,413     | 29,051,624    | 210.77%    | 217,821,350    | 6.4462%         |
| 19.1   | PRIVATE PASSENGER AUTO NO-FAULT          | 0               | <b>0.00%</b>        | 0              | 10,662        |            | 1,275,860      |                 |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 80,395,523      | <b>3.88%</b>        | 75,764,590     | 35,796,900    | 47.25%     | 11,010,485,888 | 0.7302%         |
| 19.3   | COMMERCIAL AUTO NO-FAULT                 | 0               | <b>0.00%</b>        | 0              | 18,372        |            | -4,933,927     |                 |
| 19.4   | COMMERCIAL AUTO LIABILITY                | 147,894,685     | <b>7.13%</b>        | 147,812,332    | 80,150,812    | 54.22%     | 2,063,371,806  | 7.1676%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 49,031,976      | <b>2.36%</b>        | 45,773,724     | 27,950,664    | 61.06%     | 8,698,032,551  | 0.5637%         |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 36,526,038      | <b>1.76%</b>        | 36,278,696     | 21,267,588    | 58.62%     | 638,011,019    | 5.7250%         |
| 22     | AIRCRAFT                                 | 124,325         | <b>0.01%</b>        | 727,156        | -735,847      | -101.20%   | 194,627,331    | 0.0639%         |
| 23     | FIDELITY                                 | 14,066,491      | <b>0.68%</b>        | 14,135,663     | 4,091,598     | 28.95%     | 113,458,068    | 12.3980%        |
| 24     | SURETY                                   | 105,431,305     | <b>5.08%</b>        | 103,401,253    | 11,686,228    | 11.30%     | 710,839,954    | 14.8319%        |
| 26     | BURGLARY & THEFT                         | 3,348,008       | <b>0.16%</b>        | 3,219,780      | 609,538       | 18.93%     | 21,819,364     | 15.3442%        |
| 27     | BOILER & MACHINERY                       | 11,404,974      | <b>0.55%</b>        | 11,353,406     | 6,643,338     | 58.51%     | 95,158,183     | 11.9853%        |
| 28     | CREDIT                                   | 0               | <b>0.00%</b>        | 0              | -849          |            | 111,565,400    |                 |
| 30     | WARRANTY                                 | 0               | <b>0.00%</b>        | 0              | 66            |            | 111,549,817    |                 |
| 35     | TOTALS                                   | 2,073,892,532   | <b>100.00%</b>      | 2,047,272,309  | 856,161,746   | 41.82%     | 53,938,651,003 | 3.8449%         |

**CALIFORNIA STATE AUTO GRP (Group # 1278)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                       | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                   | 24,674,760      | <b>1.25%</b>        | 22,351,308     | 13,929,972    | 62.32%     | 1,228,380,180  | 2.0087%         |
| 02.1   | ALLIED LINES                           | 428,567         | <b>0.02%</b>        | 457,778        | 112,500       | 24.58%     | 751,093,771    | 0.0571%         |
| 02.3   | FEDERAL FLOOD INSURANCE                | 8,885,379       | <b>0.45%</b>        | 8,004,913      | 208,042       | 2.60%      | 167,180,492    | 5.3148%         |
| 04     | HOMEOWNERS MULTIPLE PERIL              | 418,615,774     | <b>21.28%</b>       | 429,423,101    | 177,902,341   | 41.43%     | 6,355,928,011  | 6.5862%         |
| 09     | INLAND MARINE                          | 9,205,582       | <b>0.47%</b>        | 9,158,086      | 2,849,285     | 31.11%     | 1,554,653,557  | 0.5921%         |
| 13     | GROUP A AND H                          | -177,176        | <b>-0.01%</b>       | -129,337       | 5,000         | -3.87%     | 244,365,854    | -0.0725%        |
| 15.5   | OTHER ACCIDENT ONLY                    | 1,420,023       | <b>0.07%</b>        | 1,486,904      | 297,195       | 19.99%     | 10,098,284     | 14.0620%        |
| 17.1   | OTHER LIABILITY                        | 17,644,609      | <b>0.90%</b>        | 16,504,702     | 8,346,355     | 50.57%     | 4,088,110,494  | 0.4316%         |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY       | 791,492,681     | <b>40.24%</b>       | 832,835,583    | 423,169,632   | 50.81%     | 11,010,485,888 | 7.1885%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE | 694,936,903     | <b>35.33%</b>       | 732,121,011    | 394,584,433   | 53.90%     | 8,698,032,551  | 7.9896%         |
| 35     | TOTALS                                 | 1,967,127,102   | <b>100.00%</b>      | 2,052,214,048  | 1,021,404,754 | 49.77%     | 53,938,651,003 | 3.6470%         |

**State Compensation Ins Fund (NAIC # 35076)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business      | Written Premium | Concen-<br>tration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Share<br>By Line |
|--------|-----------------------|-----------------|--------------------------|----------------|---------------|------------|----------------|----------------------|
| 16     | WORKERS' COMPENSATION | 1,725,240,012   | <b>100.00%</b>           | 1,722,410,381  | 1,261,503,079 | 73.24%     | 7,639,825,732  | 22.5822%             |
| 35     | TOTALS                | 1,725,240,012   | <b>100.00%</b>           | 1,722,410,381  | 1,261,503,079 | 73.24%     | 53,938,651,003 | 3.1985%              |



**NATIONWIDE CORP GRP (Group # 140)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                     | 38,954,905      | 2.55%               | 36,195,765     | 15,838,397    | 43.76%     | 1,228,380,180  | 3.1712%         |
| 02.1   | ALLIED LINES                             | 20,081,408      | 1.31%               | 18,730,408     | 11,324,784    | 60.46%     | 751,093,771    | 2.6736%         |
| 02.3   | FEDERAL FLOOD INSURANCE                  | 1,770,619       | 0.12%               | 1,552,200      | 3,786         | 0.24%      | 167,180,492    | 1.0591%         |
| 03     | FARMOWNERS MULTIPLE PERIL                | 98,676,920      | 6.45%               | 97,366,091     | 55,727,850    | 57.24%     | 209,593,125    | 47.0802%        |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 238,340,224     | 15.57%              | 232,093,676    | 133,606,225   | 57.57%     | 6,355,928,011  | 3.7499%         |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 131,477,599     | 8.59%               | 127,468,312    | 91,235,604    | 71.58%     | 2,690,863,640  | 4.8861%         |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 120,050,306     | 7.84%               | 125,434,868    | 61,470,089    | 49.01%     | 1,681,399,994  | 7.1399%         |
| 08     | OCEAN MARINE                             | 928,074         | 0.06%               | 933,000        | 462,604       | 49.58%     | 281,650,052    | 0.3295%         |
| 09     | INLAND MARINE                            | 17,882,357      | 1.17%               | 17,773,006     | 3,890,930     | 21.89%     | 1,554,653,557  | 1.1502%         |
| 11     | MEDICAL MALPRACTICE                      | 142,839         | 0.01%               | 112,767        | 93,183        | 82.63%     | 610,392,276    | 0.0234%         |
| 12     | EARTHQUAKE                               | 20,006,437      | 1.31%               | 19,302,461     | -36,695       | -0.19%     | 1,146,160,916  | 1.7455%         |
| 13     | GROUP A AND H                            | 98,798          | 0.01%               | 116,805        | 156,008       | 133.56%    | 244,365,854    | 0.0404%         |
| 15.1   | COLLECTIVELY RENEWABLE A&H               | 407,467         | 0.03%               | 459,878        | -282,569      | -61.44%    | 419,353        | 97.1656%        |
| 15.3   | GUARANTEED RENEWABLE A&H                 | 2,209           | 0.00%               | 4,282          | -4,312        | -100.70%   | 84,293,269     | 0.0026%         |
| 15.5   | OTHER ACCIDENT ONLY                      | 15,989          | 0.00%               | 22,920         | 3,172         | 13.84%     | 10,098,284     | 0.1583%         |
| 15.7   | ALL OTHER ACCIDENT AND HEALTH            | 35              | 0.00%               | -9             | 0             | 0.00%      | 10,841,112     | 0.0003%         |
| 16     | WORKERS' COMPENSATION                    | 181,830         | 0.01%               | 165,627        | -299,181      | -180.64%   | 7,639,825,732  | 0.0024%         |
| 17.1   | OTHER LIABILITY                          | 80,133,551      | 5.24%               | 77,438,818     | 39,406,591    | 50.89%     | 4,088,110,494  | 1.9602%         |
| 18     | PRODUCTS LIABILITY                       | 9,185,859       | 0.60%               | 9,013,268      | 6,223,597     | 69.05%     | 217,821,350    | 4.2172%         |
| 19.1   | PRIVATE PASSENGER AUTO NO-FAULT          | 0               | 0.00%               | 0              | 0             |            | 1,275,860      |                 |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 317,159,248     | 20.72%              | 299,727,864    | 204,603,972   | 68.26%     | 11,010,485,888 | 2.8805%         |
| 19.3   | COMMERCIAL AUTO NO-FAULT                 | 0               | 0.00%               | 0              | 0             |            | -4,933,927     |                 |
| 19.4   | COMMERCIAL AUTO LIABILITY                | 129,729,644     | 8.48%               | 131,366,849    | 70,730,964    | 53.84%     | 2,063,371,806  | 6.2873%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 213,428,107     | 13.94%              | 205,178,075    | 125,541,931   | 61.19%     | 8,698,032,551  | 2.4538%         |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 42,990,054      | 2.81%               | 43,945,182     | 20,098,077    | 45.73%     | 638,011,019    | 6.7381%         |
| 23     | FIDELITY                                 | 378,841         | 0.02%               | 409,072        | -3,968        | -0.97%     | 113,458,068    | 0.3339%         |
| 24     | SURETY                                   | 4,103,305       | 0.27%               | 3,964,667      | -55,304       | -1.39%     | 710,839,954    | 0.5772%         |
| 26     | BURGLARY & THEFT                         | 774,823         | 0.05%               | 797,472        | 144,612       | 18.13%     | 21,819,364     | 3.5511%         |
| 27     | BOILER & MACHINERY                       | 4,441,294       | 0.29%               | 4,021,660      | 1,398,333     | 34.77%     | 95,158,183     | 4.6673%         |
| 30     | WARRANTY                                 | 1,595,913       | 0.10%               | 3,163,573      | 2,543,030     | 80.38%     | 111,549,817    | 1.4307%         |
| 34     | AGGREGATE WRITE-INS FOR OTHER LINES      | 37,648,784      | 2.46%               | 36,089,194     | 19,419,402    | 53.81%     | 119,325,510    | 31.5513%        |
| 35     | TOTALS                                   | 1,530,587,439   | 100.00%             | 1,492,847,751  | 863,241,112   | 57.83%     | 53,938,651,003 | 2.8376%         |

**BERKSHIRE HATHAWAY GRP (Group # 31)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                       | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                   | 1,017,744       | 0.07%               | 792,037        | 416,940       | 52.64%     | 1,228,380,180  | 0.0829%         |
| 02.1   | ALLIED LINES                           | 5,016           | 0.00%               | 4,103          | 5,016         | 122.25%    | 751,093,771    | 0.0007%         |
| 04     | HOMEOWNERS MULTIPLE PERIL              | 0               | 0.00%               | 0              | 5,945         |            | 6,355,928,011  |                 |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)   | 0               | 0.00%               | 0              | -1,349,984    |            | 1,681,399,994  |                 |
| 08     | OCEAN MARINE                           | 16,223,728      | 1.15%               | 12,617,196     | 6,891,797     | 54.62%     | 281,650,052    | 5.7602%         |
| 09     | INLAND MARINE                          | 412,667         | 0.03%               | 363,684        | 88,279        | 24.27%     | 1,554,653,557  | 0.0265%         |
| 11     | MEDICAL MALPRACTICE                    | 28,700,830      | 2.03%               | 27,109,457     | 8,495,453     | 31.34%     | 610,392,276    | 4.7020%         |
| 12     | EARTHQUAKE                             | 0               | 0.00%               | 0              | -31,457       |            | 1,146,160,916  |                 |
| 13     | GROUP A AND H                          | 4,258,117       | 0.30%               | 4,270,128      | -456,092      | -10.68%    | 244,365,854    | 1.7425%         |
| 14     | CREDIT A&H(GRP&IND)                    | 2,924,850       | 0.21%               | 2,924,850      | 995,412       | 34.03%     | 27,265,631     | 10.7272%        |
| 15.1   | COLLECTIVELY RENEWABLE A&H             | 13,277          | 0.00%               | 13,567         | -33           | -0.24%     | 419,353        | 3.1661%         |
| 15.7   | ALL OTHER ACCIDENT AND HEALTH          | 930,220         | 0.07%               | 936,226        | 87,220        | 9.32%      | 10,841,112     | 8.5805%         |
| 16     | WORKERS' COMPENSATION                  | 438,598,671     | 31.04%              | 452,524,942    | 227,866,751   | 50.35%     | 7,639,825,732  | 5.7410%         |
| 17.1   | OTHER LIABILITY                        | 44,761,629      | 3.17%               | 44,712,175     | 12,297,679    | 27.50%     | 4,088,110,494  | 1.0949%         |
| 17.3   | EXCESS WORKERS' COMPENSATION           | 0               | 0.00%               | 0              | 6,485,100     |            | 171,447,016    |                 |
| 18     | PRODUCTS LIABILITY                     | 175,610         | 0.01%               | 156,069        | -189,675      | -121.53%   | 217,821,350    | 0.0806%         |
| 19.1   | PRIVATE PASSENGER AUTO NO-FAULT        | 0               | 0.00%               | 0              | 147,217       |            | 1,275,860      |                 |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY       | 475,796,160     | 33.67%              | 454,697,902    | 261,254,665   | 57.46%     | 11,010,485,888 | 4.3213%         |
| 19.4   | COMMERCIAL AUTO LIABILITY              | 19,468,719      | 1.38%               | 18,429,184     | 6,245,623     | 33.89%     | 2,063,371,806  | 0.9435%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE | 346,539,884     | 24.52%              | 329,130,953    | 219,198,643   | 66.60%     | 8,698,032,551  | 3.9841%         |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE        | 5,471,815       | 0.39%               | 4,678,346      | 2,461,187     | 52.61%     | 638,011,019    | 0.8576%         |
| 22     | AIRCRAFT                               | 17,706,231      | 1.25%               | 19,526,249     | 5,082,091     | 26.03%     | 194,627,331    | 9.0975%         |
| 24     | SURETY                                 | 91,267          | 0.01%               | 73,440         | 15,304        | 20.84%     | 710,839,954    | 0.0128%         |
| 27     | BOILER & MACHINERY                     | 0               | 0.00%               | 0              | 2,000         |            | 95,158,183     |                 |
| 28     | CREDIT                                 | 0               | 0.00%               | 325            | 0             | 0.00%      | 111,565,400    |                 |
| 30     | WARRANTY                               | 52,000          | 0.00%               | 52,000         | -5,800        | -11.15%    | 111,549,817    | 0.0466%         |
| 34     | AGGREGATE WRITE-INS FOR OTHER LINES    | 9,926,879       | 0.70%               | 9,940,695      | 745,840       | 7.50%      | 119,325,510    | 8.3192%         |
| 35     | TOTALS                                 | 1,413,075,311   | 100.00%             | 1,382,953,530  | 756,755,123   | 54.72%     | 53,938,651,003 | 2.6198%         |

**HARTFORD FIRE & CAS GRP (Group # 91)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                     | 6,471,903       | <b>0.50%</b>        | 6,614,310      | 14,350,527    | 216.96%    | 1,228,380,180  | 0.5269%         |
| 02.1   | ALLIED LINES                             | 2,099,147       | <b>0.16%</b>        | 2,179,286      | 1,062,873     | 48.77%     | 751,093,771    | 0.2795%         |
| 02.2   | MULTIPLE PERIL CROP                      | 0               | <b>0.00%</b>        | -2,740         | 0             | 0.00%      | 201,812,544    |                 |
| 02.3   | FEDERAL FLOOD INSURANCE                  | 25,241,495      | <b>1.97%</b>        | 19,538,060     | 861,863       | 4.41%      | 167,180,492    | 15.0983%        |
| 03     | FARMOWNERS MULTIPLE PERIL                | 0               | <b>0.00%</b>        | 0              | 81,908        |            | 209,593,125    |                 |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 108,230,394     | <b>8.43%</b>        | 108,438,232    | 70,394,569    | 64.92%     | 6,355,928,011  | 1.7028%         |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 241,387,346     | <b>18.81%</b>       | 244,992,741    | 52,923,179    | 21.60%     | 2,690,863,640  | 8.9706%         |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 110,839,051     | <b>8.64%</b>        | 115,989,333    | 110,068,849   | 94.90%     | 1,681,399,994  | 6.5921%         |
| 08     | OCEAN MARINE                             | 3,946,510       | <b>0.31%</b>        | 3,947,124      | 130,081       | 3.30%      | 281,650,052    | 1.4012%         |
| 09     | INLAND MARINE                            | 30,082,638      | <b>2.34%</b>        | 30,696,369     | 7,371,262     | 24.01%     | 1,554,653,557  | 1.9350%         |
| 11     | MEDICAL MALPRACTICE                      | 0               | <b>0.00%</b>        | 0              | 0             |            | 610,392,276    |                 |
| 12     | EARTHQUAKE                               | 14,626,032      | <b>1.14%</b>        | 14,643,088     | 27,856        | 0.19%      | 1,146,160,916  | 1.2761%         |
| 13     | GROUP A AND H                            | 1,520           | <b>0.00%</b>        | 1,954          | -37,926       | -1940.94%  | 244,365,854    | 0.0006%         |
| 16     | WORKERS' COMPENSATION                    | 268,018,023     | <b>20.89%</b>       | 257,013,276    | 104,409,273   | 40.62%     | 7,639,825,732  | 3.5082%         |
| 17.1   | OTHER LIABILITY                          | 113,153,087     | <b>8.82%</b>        | 118,512,406    | 63,677,644    | 53.73%     | 4,088,110,494  | 2.7679%         |
| 17.3   | EXCESS WORKERS' COMPENSATION             | 24,355          | <b>0.00%</b>        | 64,589         | 8,021,457     | 12419.23%  | 171,447,016    | 0.0142%         |
| 18     | PRODUCTS LIABILITY                       | 20,833,199      | <b>1.62%</b>        | 21,323,232     | 5,672,415     | 26.60%     | 217,821,350    | 9.5644%         |
| 19.1   | PRIVATE PASSENGER AUTO NO-FAULT          | 3,468           | <b>0.00%</b>        | 880            | 29,278        | 3327.05%   | 1,275,860      | 0.2718%         |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 126,338,767     | <b>9.85%</b>        | 128,753,397    | 87,984,989    | 68.34%     | 11,010,485,888 | 1.1474%         |
| 19.3   | COMMERCIAL AUTO NO-FAULT                 | 0               | <b>0.00%</b>        | 0              | -5,000        |            | -4,933,927     |                 |
| 19.4   | COMMERCIAL AUTO LIABILITY                | 60,701,715      | <b>4.73%</b>        | 65,122,220     | 36,982,311    | 56.79%     | 2,063,371,806  | 2.9419%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 105,836,867     | <b>8.25%</b>        | 107,594,536    | 52,668,251    | 48.95%     | 8,698,032,551  | 1.2168%         |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 11,979,139      | <b>0.93%</b>        | 12,551,000     | 8,068,124     | 64.28%     | 638,011,019    | 1.8776%         |
| 22     | AIRCRAFT                                 | -253            | <b>0.00%</b>        | -253           | -292,266      | 115520.16% | 194,627,331    | -0.0001%        |
| 23     | FIDELITY                                 | 9,073,474       | <b>0.71%</b>        | 9,369,190      | 215,789       | 2.30%      | 113,458,068    | 7.9972%         |
| 24     | SURETY                                   | 21,638,188      | <b>1.69%</b>        | 20,771,614     | -226,685      | -1.09%     | 710,839,954    | 3.0440%         |
| 26     | BURGLARY & THEFT                         | 1,674,190       | <b>0.13%</b>        | 1,735,408      | 323,047       | 18.62%     | 21,819,364     | 7.6730%         |
| 27     | BOILER & MACHINERY                       | 915,487         | <b>0.07%</b>        | 875,471        | 149,614       | 17.09%     | 95,158,183     | 0.9621%         |
| 35     | TOTALS                                   | 1,283,115,742   | <b>100.00%</b>      | 1,290,724,723  | 624,913,282   | 48.42%     | 53,938,651,003 | 2.3788%         |

**UNITED SERV AUTOMOBILE ASSN GRP (Group # 200)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                       | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                   | 16,586,523      | <b>1.58%</b>        | 15,999,253     | 3,895,249     | 24.35%     | 1,228,380,180  | 1.3503%         |
| 02.1   | ALLIED LINES                           | 13,052,632      | <b>1.24%</b>        | 12,558,345     | 7,414,403     | 59.04%     | 751,093,771    | 1.7378%         |
| 02.3   | FEDERAL FLOOD INSURANCE                | 5,283,209       | <b>0.50%</b>        | 4,888,581      | 85,261        | 1.74%      | 167,180,492    | 3.1602%         |
| 04     | HOMEOWNERS MULTIPLE PERIL              | 288,903,563     | <b>27.48%</b>       | 282,289,445    | 136,771,318   | 48.45%     | 6,355,928,011  | 4.5454%         |
| 08     | OCEAN MARINE                           | 1,448,242       | <b>0.14%</b>        | 1,534,614      | 351,840       | 22.93%     | 281,650,052    | 0.5142%         |
| 09     | INLAND MARINE                          | 15,038,015      | <b>1.43%</b>        | 14,294,769     | 5,558,253     | 38.88%     | 1,554,653,557  | 0.9673%         |
| 12     | EARTHQUAKE                             | 110,042         | <b>0.01%</b>        | 110,082        | -2,766        | -2.51%     | 1,146,160,916  | 0.0096%         |
| 17.1   | OTHER LIABILITY                        | 17,208,955      | <b>1.64%</b>        | 16,925,636     | 6,385,830     | 37.73%     | 4,088,110,494  | 0.4210%         |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY       | 345,140,196     | <b>32.83%</b>       | 343,430,265    | 220,170,938   | 64.11%     | 11,010,485,888 | 3.1347%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE | 348,405,229     | <b>33.14%</b>       | 344,440,764    | 187,569,610   | 54.46%     | 8,698,032,551  | 4.0056%         |
| 35     | TOTALS                                 | 1,051,176,608   | <b>100.00%</b>      | 1,036,471,754  | 568,199,935   | 54.82%     | 53,938,651,003 | 1.9488%         |

**PROGRESSIVE GRP (Group # 155)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                       | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 09     | INLAND MARINE                          | 12,170,957      | 1.18%               | 12,315,124     | 7,075,666     | 57.46%     | 1,554,653,557  | 0.7829%         |
| 16     | WORKERS' COMPENSATION                  | 0               | 0.00%               | 0              | 7,522         |            | 7,639,825,732  |                 |
| 17.1   | OTHER LIABILITY                        | 10,231,572      | 1.00%               | 10,651,500     | 5,113,235     | 48.00%     | 4,088,110,494  | 0.2503%         |
| 19.1   | PRIVATE PASSENGER AUTO NO-FAULT        | 0               | 0.00%               | 0              | 47,302        |            | 1,275,860      |                 |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY       | 446,619,303     | 43.47%              | 455,892,745    | 266,190,033   | 58.39%     | 11,010,485,888 | 4.0563%         |
| 19.3   | COMMERCIAL AUTO NO-FAULT               | 0               | 0.00%               | 0              | 45,607        |            | -4,933,927     |                 |
| 19.4   | COMMERCIAL AUTO LIABILITY              | 146,385,534     | 14.25%              | 165,791,864    | 118,788,576   | 71.65%     | 2,063,371,806  | 7.0945%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE | 356,787,585     | 34.73%              | 364,247,106    | 203,819,327   | 55.96%     | 8,698,032,551  | 4.1019%         |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE        | 54,030,581      | 5.26%               | 60,706,336     | 41,035,173    | 67.60%     | 638,011,019    | 8.4686%         |
| 23     | FIDELITY                               | 947,496         | 0.09%               | 1,333,683      | -33,523       | -2.51%     | 113,458,068    | 0.8351%         |
| 24     | SURETY                                 | 243,677         | 0.02%               | 172,429        | 8,137         | 4.72%      | 710,839,954    | 0.0343%         |
| 34     | AGGREGATE WRITE-INS FOR OTHER LINES    | -86             | 0.00%               | 410            | -180          | -43.90%    | 119,325,510    | -0.0001%        |
| 35     | TOTALS                                 | 1,027,416,619   | 100.00%             | 1,071,111,197  | 642,096,875   | 59.95%     | 53,938,651,003 | 1.9048%         |

**CHUBB & SON INC GRP (Group # 38)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                     | 1,340,748       | 0.13%               | 1,508,349      | 1,674,657     | 111.03%    | 1,228,380,180  | 0.1091%         |
| 02.1   | ALLIED LINES                             | 774,530         | 0.08%               | 759,958        | 1,125,157     | 148.06%    | 751,093,771    | 0.1031%         |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 73,870,912      | 7.42%               | 75,627,439     | 36,601,165    | 48.40%     | 6,355,928,011  | 1.1622%         |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 128,539,802     | 12.91%              | 132,075,013    | 37,342,457    | 28.27%     | 2,690,863,640  | 4.7769%         |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 83,435,023      | 8.38%               | 86,310,809     | 21,462,695    | 24.87%     | 1,681,399,994  | 4.9622%         |
| 08     | OCEAN MARINE                             | 10,862,147      | 1.09%               | 11,456,372     | 3,528,172     | 30.80%     | 281,650,052    | 3.8566%         |
| 09     | INLAND MARINE                            | 45,269,950      | 4.55%               | 42,131,323     | 21,260,383    | 50.46%     | 1,554,653,557  | 2.9119%         |
| 11     | MEDICAL MALPRACTICE                      | 0               | 0.00%               | 0              | -1,251,222    |            | 610,392,276    |                 |
| 12     | EARTHQUAKE                               | 32,406,147      | 3.26%               | 30,282,361     | 536           | 0.00%      | 1,146,160,916  | 2.8274%         |
| 13     | GROUP A AND H                            | 12,184,192      | 1.22%               | 10,867,500     | 3,823,602     | 35.18%     | 244,365,854    | 4.9860%         |
| 15.5   | OTHER ACCIDENT ONLY                      | 57,704          | 0.01%               | 54,166         | 9,240         | 17.06%     | 10,098,284     | 0.5714%         |
| 16     | WORKERS' COMPENSATION                    | 123,366,780     | 12.39%              | 116,860,645    | 24,757,791    | 21.19%     | 7,639,825,732  | 1.6148%         |
| 17.1   | OTHER LIABILITY                          | 294,538,081     | 29.59%              | 302,625,353    | 125,177,748   | 41.36%     | 4,088,110,494  | 7.2047%         |
| 17.3   | EXCESS WORKERS' COMPENSATION             | 0               | 0.00%               | 0              | 0             |            | 171,447,016    |                 |
| 18     | PRODUCTS LIABILITY                       | 44,714,471      | 4.49%               | 45,888,650     | 10,693,658    | 23.30%     | 217,821,350    | 20.5280%        |
| 19.1   | PRIVATE PASSENGER AUTO NO-FAULT          | 0               | 0.00%               | 0              | 0             |            | 1,275,860      |                 |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 7,049,566       | 0.71%               | 6,536,497      | 3,520,903     | 53.87%     | 11,010,485,888 | 0.0640%         |
| 19.3   | COMMERCIAL AUTO NO-FAULT                 | 0               | 0.00%               | 0              | 0             |            | -4,933,927     |                 |
| 19.4   | COMMERCIAL AUTO LIABILITY                | 26,145,724      | 2.63%               | 26,772,088     | 8,938,131     | 33.39%     | 2,063,371,806  | 1.2671%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 8,328,386       | 0.84%               | 7,617,223      | 2,687,152     | 35.28%     | 8,698,032,551  | 0.0958%         |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 6,466,894       | 0.65%               | 6,599,235      | 3,082,410     | 46.71%     | 638,011,019    | 1.0136%         |
| 22     | AIRCRAFT                                 | 7,095,576       | 0.71%               | 5,316,910      | 6,622,694     | 124.56%    | 194,627,331    | 3.6457%         |
| 23     | FIDELITY                                 | 28,868,663      | 2.90%               | 28,735,759     | 9,653,260     | 33.59%     | 113,458,068    | 25.4443%        |
| 24     | SURETY                                   | 40,032,924      | 4.02%               | 37,947,649     | -413,438      | -1.09%     | 710,839,954    | 5.6318%         |
| 26     | BURGLARY & THEFT                         | 4,145,890       | 0.42%               | 4,133,557      | 32,101        | 0.78%      | 21,819,364     | 19.0010%        |
| 27     | BOILER & MACHINERY                       | 16,019,185      | 1.61%               | 15,946,988     | 3,637,762     | 22.81%     | 95,158,183     | 16.8343%        |
| 35     | TOTALS                                   | 995,513,295     | 100.00%             | 996,053,844    | 323,967,014   | 32.53%     | 53,938,651,003 | 1.8456%         |

**ALLIANZ INS GRP (Group # 761)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                     | 33,529,782      | 3.41%               | 34,549,766     | 853,248       | 2.47%      | 1,228,380,180  | 2.7296%         |
| 02.1   | ALLIED LINES                             | 14,282,549      | 1.45%               | 14,462,128     | -2,165,817    | -14.98%    | 751,093,771    | 1.9016%         |
| 02.2   | MULTIPLE PERIL CROP                      | 0               | 0.00%               | 616,991        | 0             | 0.00%      | 201,812,544    |                 |
| 03     | FARMOWNERS MULTIPLE PERIL                | 8,468,511       | 0.86%               | 8,629,501      | 5,142,990     | 59.60%     | 209,593,125    | 4.0405%         |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 156,401,114     | 15.92%              | 165,336,867    | 74,336,774    | 44.96%     | 6,355,928,011  | 2.4607%         |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 177,850,858     | 18.11%              | 180,631,331    | 75,194,163    | 41.63%     | 2,690,863,640  | 6.6094%         |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 123,551,139     | 12.58%              | 132,204,606    | 107,525,675   | 81.33%     | 1,681,399,994  | 7.3481%         |
| 08     | OCEAN MARINE                             | 25,311,415      | 2.58%               | 25,194,449     | 14,326,321    | 56.86%     | 281,650,052    | 8.9868%         |
| 09     | INLAND MARINE                            | 141,963,974     | 14.45%              | 161,796,113    | 63,094,765    | 39.00%     | 1,554,653,557  | 9.1316%         |
| 10     | FINANCIAL GUARANTY                       | 0               | 0.00%               | -7,022         | 167           | -2.38%     | 174,328,032    |                 |
| 11     | MEDICAL MALPRACTICE                      | 9,725,851       | 0.99%               | 19,325,222     | -3,787,447    | -19.60%    | 610,392,276    | 1.5934%         |
| 12     | EARTHQUAKE                               | 31,914,003      | 3.25%               | 32,066,141     | -13,901,225   | -43.35%    | 1,146,160,916  | 2.7844%         |
| 13     | GROUP A AND H                            | -336,683        | -0.03%              | 526,717        | 547,279       | 103.90%    | 244,365,854    | -0.1378%        |
| 15.1   | COLLECTIVELY RENEWABLE A&H               | 0               | 0.00%               | 0              | 1             |            | 419,353        |                 |
| 15.5   | OTHER ACCIDENT ONLY                      | 0               | 0.00%               | 0              | 20,554        |            | 10,098,284     |                 |
| 15.7   | ALL OTHER ACCIDENT AND HEALTH            | 0               | 0.00%               | 0              | 2             |            | 10,841,112     |                 |
| 16     | WORKERS' COMPENSATION                    | 49,472,758      | 5.04%               | 54,090,366     | 54,863,631    | 101.43%    | 7,639,825,732  | 0.6476%         |
| 17.1   | OTHER LIABILITY                          | 102,273,964     | 10.41%              | 103,914,323    | 86,942,741    | 83.67%     | 4,088,110,494  | 2.5017%         |
| 17.3   | EXCESS WORKERS' COMPENSATION             | 0               | 0.00%               | 0              | 1,707,504     |            | 171,447,016    |                 |
| 18     | PRODUCTS LIABILITY                       | 8,518,569       | 0.87%               | 9,772,856      | -166,556,616  | -1704.28%  | 217,821,350    | 3.9108%         |
| 19.1   | PRIVATE PASSENGER AUTO NO-FAULT          | 0               | 0.00%               | 0              | 1,126         |            | 1,275,860      |                 |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 15,665,085      | 1.59%               | 15,830,431     | 20,966,262    | 132.44%    | 11,010,485,888 | 0.1423%         |
| 19.3   | COMMERCIAL AUTO NO-FAULT                 | 0               | 0.00%               | 0              | -10,476       |            | -4,933,927     |                 |
| 19.4   | COMMERCIAL AUTO LIABILITY                | 10,353,267      | 1.05%               | 10,372,414     | 12,088,863    | 116.55%    | 2,063,371,806  | 0.5018%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 17,205,846      | 1.75%               | 16,935,417     | 8,884,539     | 52.46%     | 8,698,032,551  | 0.1978%         |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 2,080,145       | 0.21%               | 2,096,518      | 1,011,899     | 48.27%     | 638,011,019    | 0.3260%         |
| 22     | AIRCRAFT                                 | 16,486,088      | 1.68%               | 15,637,833     | 9,086,958     | 58.11%     | 194,627,331    | 8.4706%         |
| 23     | FIDELITY                                 | 5,067           | 0.00%               | 1,554          | -1,431        | -92.08%    | 113,458,068    | 0.0045%         |
| 24     | SURETY                                   | 9,387,983       | 0.96%               | 17,516,790     | 4,775,061     | 27.26%     | 710,839,954    | 1.3207%         |
| 26     | BURGLARY & THEFT                         | 4,208           | 0.00%               | 2,099          | 186,337       | 8877.42%   | 21,819,364     | 0.0193%         |
| 27     | BOILER & MACHINERY                       | 2,028,576       | 0.21%               | 2,103,862      | 11,258        | 0.54%      | 95,158,183     | 2.1318%         |
| 28     | CREDIT                                   | 26,161,220      | 2.66%               | 24,777,922     | 21,695,895    | 87.56%     | 111,565,400    | 23.4492%        |
| 30     | WARRANTY                                 | -3,572          | 0.00%               | 1,250,982      | 659,473       | 52.72%     | 111,549,817    | -0.0032%        |
| 35     | TOTALS                                   | 982,301,717     | 100.00%             | 1,049,636,176  | 377,500,475   | 35.96%     | 53,938,651,003 | 1.8211%         |

**Balboa Ins Grp (Group # 1330)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                     | 296,978,529     | <b>39.34%</b>       | 266,485,678    | 37,350,857    | 14.02%     | 1,228,380,180  | 24.1764%        |
| 02.1   | ALLIED LINES                             | 240,788,529     | <b>31.89%</b>       | 215,492,387    | 78,362,776    | 36.36%     | 751,093,771    | 32.0584%        |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 81,731,571      | <b>10.83%</b>       | 86,143,187     | 19,344,220    | 22.46%     | 6,355,928,011  | 1.2859%         |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 2,061           | <b>0.00%</b>        | 1,870          | 150,010       | 8021.93%   | 2,690,863,640  | 0.0001%         |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 0               | <b>0.00%</b>        | 0              | 532,158       |            | 1,681,399,994  |                 |
| 09     | INLAND MARINE                            | 516,323         | <b>0.07%</b>        | 940,245        | 997           | 0.11%      | 1,554,653,557  | 0.0332%         |
| 12     | EARTHQUAKE                               | 241,399         | <b>0.03%</b>        | 247,288        | 10,416        | 4.21%      | 1,146,160,916  | 0.0211%         |
| 13     | GROUP A AND H                            | 0               | <b>0.00%</b>        | 0              | 1,832         |            | 244,365,854    |                 |
| 17.1   | OTHER LIABILITY                          | 5,603,679       | <b>0.74%</b>        | 2,768,820      | 5,893,805     | 212.86%    | 4,088,110,494  | 0.1371%         |
| 19.1   | PRIVATE PASSENGER AUTO NO-FAULT          | 0               | <b>0.00%</b>        | 0              | -506          |            | 1,275,860      |                 |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 28,265,261      | <b>3.74%</b>        | 33,421,958     | 23,977,455    | 71.74%     | 11,010,485,888 | 0.2567%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 23,980,882      | <b>3.18%</b>        | 29,191,201     | 12,573,292    | 43.07%     | 8,698,032,551  | 0.2757%         |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 74,991,939      | <b>9.93%</b>        | 83,080,215     | 52,570,384    | 63.28%     | 638,011,019    | 11.7540%        |
| 30     | WARRANTY                                 | -8,976          | <b>0.00%</b>        | -8,976         | 0             | 0.00%      | 111,549,817    | -0.0080%        |
| 34     | AGGREGATE WRITE-INS FOR OTHER LINES      | 1,884,149       | <b>0.25%</b>        | 1,884,149      | 58,243        | 3.09%      | 119,325,510    | 1.5790%         |
| 35     | TOTALS                                   | 754,975,346     | <b>100.00%</b>      | 719,648,020    | 230,825,942   | 32.07%     | 53,938,651,003 | 1.3997%         |



**CNA INS GRP (Group # 218)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio  | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|-------------|----------------|-----------------|
| 01     | FIRE                                     | 280,716         | 0.04%               | 204,175        | -128,826      | -63.10%     | 1,228,380,180  | 0.0229%         |
| 02.1   | ALLIED LINES                             | 25,329,314      | 3.39%               | 27,503,967     | 52,254,848    | 189.99%     | 751,093,771    | 3.3723%         |
| 03     | FARMOWNERS MULTIPLE PERIL                | 0               | 0.00%               | 0              | -428,860      |             | 209,593,125    |                 |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 6,807           | 0.00%               | 6,839          | 739,774       | 10816.99%   | 6,355,928,011  | 0.0001%         |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 81,433,698      | 10.91%              | 82,233,165     | 36,192,694    | 44.01%      | 2,690,863,640  | 3.0263%         |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 64,756,630      | 8.68%               | 66,773,447     | 38,509,080    | 57.67%      | 1,681,399,994  | 3.8514%         |
| 06     | MORTGAGE GUARANTY                        | 0               | 0.00%               | 0              | 0             |             | 497,833,818    |                 |
| 08     | OCEAN MARINE                             | 17,287,501      | 2.32%               | 18,626,070     | 10,573,618    | 56.77%      | 281,650,052    | 6.1379%         |
| 09     | INLAND MARINE                            | 143,276,429     | 19.20%              | 143,523,341    | 94,131,213    | 65.59%      | 1,554,653,557  | 9.2160%         |
| 10     | FINANCIAL GUARANTY                       | 0               | 0.00%               | 0              | -50,036       |             | 174,328,032    |                 |
| 11     | MEDICAL MALPRACTICE                      | 17,853,780      | 2.39%               | 16,764,138     | -3,205,487    | -19.12%     | 610,392,276    | 2.9250%         |
| 12     | EARTHQUAKE                               | 604             | 0.00%               | 397            | 0             | 0.00%       | 1,146,160,916  | 0.0001%         |
| 13     | GROUP A AND H                            | 18,766,352      | 2.52%               | 13,225,711     | 4,102,455     | 31.02%      | 244,365,854    | 7.6796%         |
| 15.1   | COLLECTIVELY RENEWABLE A&H               | -1,430          | 0.00%               | -1,430         | 2,339         | -163.57%    | 419,353        | -0.3410%        |
| 15.2   | NON-CANCELLABLE A&H                      | 0               | 0.00%               | 0              | 11            |             | 3,191          |                 |
| 15.3   | GUARANTEED RENEWABLE A&H                 | 45,869,927      | 6.15%               | 4,882,469      | 42,686,141    | 874.27%     | 84,293,269     | 54.4171%        |
| 15.4   | NON-RENEWABLE FOR STATED REASONS ONLY    | 784             | 0.00%               | 784            | -3,872        | -493.88%    | 8,302,487      | 0.0094%         |
| 16     | WORKERS' COMPENSATION                    | 67,638,060      | 9.07%               | 84,462,689     | 183,565,742   | 217.33%     | 7,639,825,732  | 0.8853%         |
| 17.1   | OTHER LIABILITY                          | 148,715,325     | 19.93%              | 163,090,450    | 154,419,503   | 94.68%      | 4,088,110,494  | 3.6378%         |
| 17.3   | EXCESS WORKERS' COMPENSATION             | 968,090         | 0.13%               | 968,090        | -38,125,364   | -3938.20%   | 171,447,016    | 0.5647%         |
| 18     | PRODUCTS LIABILITY                       | 10,860,514      | 1.46%               | 5,977,684      | 7,192,634     | 120.32%     | 217,821,350    | 4.9860%         |
| 19.1   | PRIVATE PASSENGER AUTO NO-FAULT          | 0               | 0.00%               | 0              | 0             |             | 1,275,860      |                 |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 0               | 0.00%               | -44            | -263,363      | 598552.27%  | 11,010,485,888 |                 |
| 19.3   | COMMERCIAL AUTO NO-FAULT                 | 0               | 0.00%               | 0              | 0             |             | -4,933,927     |                 |
| 19.4   | COMMERCIAL AUTO LIABILITY                | 42,994,810      | 5.76%               | 45,747,211     | 29,558,194    | 64.61%      | 2,063,371,806  | 2.0837%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 0               | 0.00%               | 0              | -17,949       |             | 8,698,032,551  |                 |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 6,871,604       | 0.92%               | 6,804,482      | 5,157,667     | 75.80%      | 638,011,019    | 1.0770%         |
| 22     | AIRCRAFT                                 | 0               | 0.00%               | 0              | 754,520       |             | 194,627,331    |                 |
| 23     | FIDELITY                                 | 6,023,929       | 0.81%               | 5,338,992      | 2,245,953     | 42.07%      | 113,458,068    | 5.3094%         |
| 24     | SURETY                                   | 40,132,462      | 5.38%               | 39,792,294     | 8,533,177     | 21.44%      | 710,839,954    | 5.6458%         |
| 26     | BURGLARY & THEFT                         | 204,945         | 0.03%               | 163,272        | -59,111       | -36.20%     | 21,819,364     | 0.9393%         |
| 27     | BOILER & MACHINERY                       | 6,883,571       | 0.92%               | 7,232,076      | 1,803,134     | 24.93%      | 95,158,183     | 7.2338%         |
| 28     | CREDIT                                   | 715             | 0.00%               | 903            | -965,782      | -106952.60% | 111,565,400    | 0.0006%         |
| 30     | WARRANTY                                 | -26,609         | 0.00%               | 3,302,987      | 4,372,110     | 132.37%     | 111,549,817    | -0.0239%        |
| 35     | TOTALS                                   | 746,128,528     | 100.00%             | 736,624,159    | 633,546,157   | 86.01%      | 53,938,651,003 | 1.3833%         |

**Ace Ltd Grp (Group # 626)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                     | 129,935         | 0.02%               | 4,328,648      | 17,754,989    | 410.17%    | 1,228,380,180  | 0.0106%         |
| 02.1   | ALLIED LINES                             | 1,190,419       | 0.19%               | 3,052,533      | 799,067       | 26.18%     | 751,093,771    | 0.1585%         |
| 02.2   | MULTIPLE PERIL CROP                      | 40,506,469      | 6.31%               | 41,620,298     | 2,522,979     | 6.06%      | 201,812,544    | 20.0713%        |
| 03     | FARMOWNERS MULTIPLE PERIL                | 1,665,678       | 0.26%               | 1,669,837      | 1,188,106     | 71.15%     | 209,593,125    | 0.7947%         |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 107,218         | 0.02%               | 16,835         | 13,345        | 79.27%     | 6,355,928,011  | 0.0017%         |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 53,966,413      | 8.41%               | 54,520,747     | 2,444,018     | 4.48%      | 2,690,863,640  | 2.0055%         |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 2,567,949       | 0.40%               | 2,805,674      | -5,227,968    | -186.34%   | 1,681,399,994  | 0.1527%         |
| 08     | OCEAN MARINE                             | 4,985,808       | 0.78%               | 5,145,538      | 3,072,994     | 59.72%     | 281,650,052    | 1.7702%         |
| 09     | INLAND MARINE                            | 16,890,181      | 2.63%               | 17,083,001     | -39,967,426   | -233.96%   | 1,554,653,557  | 1.0864%         |
| 10     | FINANCIAL GUARANTY                       | 40,337,500      | 6.29%               | 2,768,257      | 0             | 0.00%      | 174,328,032    | 23.1388%        |
| 11     | MEDICAL MALPRACTICE                      | 7,775,806       | 1.21%               | 7,762,547      | -1,247,700    | -16.07%    | 610,392,276    | 1.2739%         |
| 12     | EARTHQUAKE                               | 1,687,755       | 0.26%               | 580,000        | 100,150       | 17.27%     | 1,146,160,916  | 0.1473%         |
| 13     | GROUP A AND H                            | 32,045,584      | 4.99%               | 31,532,434     | 21,405,141    | 67.88%     | 244,365,854    | 13.1138%        |
| 14     | CREDIT A&H(GRP&IND)                      | 0               | 0.00%               | 0              | 0             |            | 27,265,631     |                 |
| 15.5   | OTHER ACCIDENT ONLY                      | 0               | 0.00%               | 0              | -10,872       |            | 10,098,284     |                 |
| 15.7   | ALL OTHER ACCIDENT AND HEALTH            | 143,978         | 0.02%               | 143,978        | 45,791        | 31.80%     | 10,841,112     | 1.3281%         |
| 16     | WORKERS' COMPENSATION                    | 131,403,257     | 20.48%              | 146,805,651    | 54,671,181    | 37.24%     | 7,639,825,732  | 1.7200%         |
| 17.1   | OTHER LIABILITY                          | 233,836,513     | 36.44%              | 231,369,720    | 248,929,264   | 107.59%    | 4,088,110,494  | 5.7199%         |
| 17.3   | EXCESS WORKERS' COMPENSATION             | 27,586,327      | 4.30%               | 23,958,921     | 8,368,082     | 34.93%     | 171,447,016    | 16.0903%        |
| 18     | PRODUCTS LIABILITY                       | 5,148,128       | 0.80%               | 5,910,584      | 74,965,905    | 1268.33%   | 217,821,350    | 2.3635%         |
| 19.1   | PRIVATE PASSENGER AUTO NO-FAULT          | 0               | 0.00%               | 0              | 0             |            | 1,275,860      |                 |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 0               | 0.00%               | 0              | -95,397       |            | 11,010,485,888 |                 |
| 19.3   | COMMERCIAL AUTO NO-FAULT                 | 0               | 0.00%               | 130            | 55            | 42.31%     | -4,933,927     |                 |
| 19.4   | COMMERCIAL AUTO LIABILITY                | 12,182,111      | 1.90%               | 14,943,391     | 8,898,319     | 59.55%     | 2,063,371,806  | 0.5904%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 0               | 0.00%               | 0              | -50,698       |            | 8,698,032,551  |                 |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 654,572         | 0.10%               | 708,854        | 757,089       | 106.80%    | 638,011,019    | 0.1026%         |
| 22     | AIRCRAFT                                 | 11,802,181      | 1.84%               | 12,467,223     | -1,184,994    | -9.50%     | 194,627,331    | 6.0640%         |
| 23     | FIDELITY                                 | 1,272,100       | 0.20%               | 1,266,932      | 2,777,141     | 219.20%    | 113,458,068    | 1.1212%         |
| 24     | SURETY                                   | 9,061,911       | 1.41%               | 9,746,412      | 5,753,507     | 59.03%     | 710,839,954    | 1.2748%         |
| 26     | BURGLARY & THEFT                         | 322,010         | 0.05%               | 345,451        | 215,589       | 62.41%     | 21,819,364     | 1.4758%         |
| 27     | BOILER & MACHINERY                       | 55,739          | 0.01%               | 54,323         | -411,792      | -758.04%   | 95,158,183     | 0.0586%         |
| 28     | CREDIT                                   | 4,372,990       | 0.68%               | 4,424,536      | -59,625       | -1.35%     | 111,565,400    | 3.9197%         |
| 34     | AGGREGATE WRITE-INS FOR OTHER LINES      | 0               | 0.00%               | 0              | 0             |            | 119,325,510    |                 |
| 35     | TOTALS                                   | 641,698,532     | 100.00%             | 625,032,455    | 406,426,240   | 65.02%     | 53,938,651,003 | 1.1897%         |

**CALIFORNIA EARTHQUAKE AUTHORITY (NAIC # 10779)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business | Written Premium | Concen-<br>tration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Share<br>By Line |
|--------|------------------|-----------------|--------------------------|----------------|---------------|------------|----------------|----------------------|
| 12     | EARTHQUAKE       | 521,509,899     | <b>100.00%</b>           | 500,502,115    | 29,708        | 0.01%      | 1,146,160,916  | 45.5006%             |
| 35     | TOTALS           | 521,509,899     | <b>100.00%</b>           | 500,502,115    | 29,708        | 0.01%      | 53,938,651,003 | 0.9669%              |

**American Financial Grp (Group # 84)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                     | 3,033,259       | <b>0.61%</b>        | 2,309,105      | -35,416       | -1.53%     | 1,228,380,180  | 0.2469%         |
| 02.1   | ALLIED LINES                             | 9,699,148       | <b>1.96%</b>        | 9,196,096      | 630,279       | 6.85%      | 751,093,771    | 1.2913%         |
| 02.2   | MULTIPLE PERIL CROP                      | 12,325,288      | <b>2.49%</b>        | 12,556,272     | 5,320,837     | 42.38%     | 201,812,544    | 6.1073%         |
| 02.3   | FEDERAL FLOOD INSURANCE                  | 55,918          | <b>0.01%</b>        | 22,710         | 5,143         | 22.65%     | 167,180,492    | 0.0334%         |
| 03     | FARMOWNERS MULTIPLE PERIL                | 3,264,879       | <b>0.66%</b>        | 3,337,812      | 41,040        | 1.23%      | 209,593,125    | 1.5577%         |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 0               | <b>0.00%</b>        | 0              | -129,336      |            | 6,355,928,011  |                 |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 14,845,886      | <b>2.99%</b>        | 16,022,864     | 4,564,211     | 28.49%     | 2,690,863,640  | 0.5517%         |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 14,802,555      | <b>2.99%</b>        | 15,532,047     | 780,566       | 5.03%      | 1,681,399,994  | 0.8804%         |
| 08     | OCEAN MARINE                             | 6,470,857       | <b>1.30%</b>        | 6,450,727      | 192,474       | 2.98%      | 281,650,052    | 2.2975%         |
| 09     | INLAND MARINE                            | 30,818,252      | <b>6.22%</b>        | 32,676,225     | 13,491,265    | 41.29%     | 1,554,653,557  | 1.9823%         |
| 12     | EARTHQUAKE                               | 93,747          | <b>0.02%</b>        | 104,928        | 6,258         | 5.96%      | 1,146,160,916  | 0.0082%         |
| 13     | GROUP A AND H                            | 1,451,675       | <b>0.29%</b>        | 1,916,410      | -231,274      | -12.07%    | 244,365,854    | 0.5941%         |
| 16     | WORKERS' COMPENSATION                    | 174,858,664     | <b>35.26%</b>       | 176,041,697    | 66,751,747    | 37.92%     | 7,639,825,732  | 2.2888%         |
| 17.1   | OTHER LIABILITY                          | 92,090,795      | <b>18.57%</b>       | 95,263,975     | 51,012,120    | 53.55%     | 4,088,110,494  | 2.2526%         |
| 17.3   | EXCESS WORKERS' COMPENSATION             | 12,028,762      | <b>2.43%</b>        | 8,656,225      | 2,325,600     | 26.87%     | 171,447,016    | 7.0160%         |
| 18     | PRODUCTS LIABILITY                       | 117,741         | <b>0.02%</b>        | 101,212        | -222,874      | -220.21%   | 217,821,350    | 0.0541%         |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 968,031         | <b>0.20%</b>        | 1,109,513      | 648,833       | 58.48%     | 11,010,485,888 | 0.0088%         |
| 19.3   | COMMERCIAL AUTO NO-FAULT                 | 500             | <b>0.00%</b>        | 501            | 0             | 0.00%      | -4,933,927     | -0.0101%        |
| 19.4   | COMMERCIAL AUTO LIABILITY                | 44,345,871      | <b>8.94%</b>        | 43,928,747     | 31,582,674    | 71.90%     | 2,063,371,806  | 2.1492%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 2,660,550       | <b>0.54%</b>        | 3,207,530      | 2,284,194     | 71.21%     | 8,698,032,551  | 0.0306%         |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 10,429,787      | <b>2.10%</b>        | 10,641,366     | 6,641,225     | 62.41%     | 638,011,019    | 1.6347%         |
| 22     | AIRCRAFT                                 | 0               | <b>0.00%</b>        | 0              | 290           |            | 194,627,331    |                 |
| 23     | FIDELITY                                 | 7,240,263       | <b>1.46%</b>        | 6,735,345      | 132,814       | 1.97%      | 113,458,068    | 6.3814%         |
| 24     | SURETY                                   | 18,366,470      | <b>3.70%</b>        | 18,917,996     | 2,034,223     | 10.75%     | 710,839,954    | 2.5838%         |
| 26     | BURGLARY & THEFT                         | 124,818         | <b>0.03%</b>        | 99,239         | 14,467        | 14.58%     | 21,819,364     | 0.5721%         |
| 27     | BOILER & MACHINERY                       | 613,096         | <b>0.12%</b>        | 547,650        | 144,814       | 26.44%     | 95,158,183     | 0.6443%         |
| 28     | CREDIT                                   | 5,028,508       | <b>1.01%</b>        | 5,154,249      | 5,016,368     | 97.32%     | 111,565,400    | 4.5072%         |
| 30     | WARRANTY                                 | 2,433,432       | <b>0.49%</b>        | 740,793        | 242,709       | 32.76%     | 111,549,817    | 2.1815%         |
| 34     | AGGREGATE WRITE-INS FOR OTHER LINES      | 27,682,827      | <b>5.58%</b>        | 54,640,742     | 132,263,843   | 242.06%    | 119,325,510    | 23.1994%        |
| 35     | TOTALS                                   | 495,851,577     | <b>100.00%</b>      | 525,911,976    | 325,509,093   | 61.89%     | 53,938,651,003 | 0.9193%         |

**Infinity Prop & Cas Ins Grp (Group # 3495)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                       | Written Premium | Concentration<br>Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|------------------------|----------------|---------------|------------|----------------|-----------------|
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY       | 281,857,855     | <b>59.06%</b>          | 288,718,267    | 165,690,748   | 57.39%     | 11,010,485,888 | 2.5599%         |
| 19.4   | COMMERCIAL AUTO LIABILITY              | 11,626,334      | <b>2.44%</b>           | 8,759,712      | 4,353,438     | 49.70%     | 2,063,371,806  | 0.5635%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE | 180,489,793     | <b>37.82%</b>          | 190,466,180    | 107,354,925   | 56.36%     | 8,698,032,551  | 2.0751%         |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE        | 3,292,237       | <b>0.69%</b>           | 2,394,766      | 987,913       | 41.25%     | 638,011,019    | 0.5160%         |
| 35     | TOTALS                                 | 477,266,219     | <b>100.00%</b>         | 490,338,925    | 278,387,024   | 56.77%     | 53,938,651,003 | 0.8848%         |

**Assurant Inc Grp (Group # 19)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                     | 215,238,072     | <b>52.11%</b>       | 193,780,029    | 25,734,488    | 13.28%     | 1,228,380,180  | 17.5221%        |
| 02.1   | ALLIED LINES                             | 61,383,128      | <b>14.86%</b>       | 55,506,718     | 8,433,257     | 15.19%     | 751,093,771    | 8.1725%         |
| 02.3   | FEDERAL FLOOD INSURANCE                  | 9,779,343       | <b>2.37%</b>        | 9,716,641      | 261,972       | 2.70%      | 167,180,492    | 5.8496%         |
| 03     | FARMOWNERS MULTIPLE PERIL                | 4,750,293       | <b>1.15%</b>        | 4,691,544      | 5,081,086     | 108.30%    | 209,593,125    | 2.2664%         |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 42,797,164      | <b>10.36%</b>       | 42,553,218     | 24,166,635    | 56.79%     | 6,355,928,011  | 0.6733%         |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 293,884         | <b>0.07%</b>        | 303,035        | 84,731        | 27.96%     | 2,690,863,640  | 0.0109%         |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 69,351          | <b>0.02%</b>        | 71,434         | 14,454        | 20.23%     | 1,681,399,994  | 0.0041%         |
| 08     | OCEAN MARINE                             | 1,512,667       | <b>0.37%</b>        | 1,540,033      | 1,205,003     | 78.25%     | 281,650,052    | 0.5371%         |
| 09     | INLAND MARINE                            | 34,199,024      | <b>8.28%</b>        | 34,695,883     | 6,902,736     | 19.89%     | 1,554,653,557  | 2.1998%         |
| 12     | EARTHQUAKE                               | 21,668          | <b>0.01%</b>        | 19,832         | 530           | 2.67%      | 1,146,160,916  | 0.0019%         |
| 13     | GROUP A AND H                            | 324,736         | <b>0.08%</b>        | 325,975        | 159,703       | 48.99%     | 244,365,854    | 0.1329%         |
| 14     | CREDIT A&H(GRP&IND)                      | 23,453,712      | <b>5.68%</b>        | 23,607,780     | 1,771,358     | 7.50%      | 27,265,631     | 86.0193%        |
| 15.7   | ALL OTHER ACCIDENT AND HEALTH            | 234,093         | <b>0.06%</b>        | 235,553        | 82,313        | 34.94%     | 10,841,112     | 2.1593%         |
| 17.1   | OTHER LIABILITY                          | 2,946,427       | <b>0.71%</b>        | 2,679,036      | 2,348,370     | 87.66%     | 4,088,110,494  | 0.0721%         |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 591,736         | <b>0.14%</b>        | 591,691        | 102,417       | 17.31%     | 11,010,485,888 | 0.0054%         |
| 19.4   | COMMERCIAL AUTO LIABILITY                | 207,038         | <b>0.05%</b>        | 209,763        | 79,505        | 37.90%     | 2,063,371,806  | 0.0100%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 4,630,719       | <b>1.12%</b>        | 4,762,338      | 1,970,444     | 41.38%     | 8,698,032,551  | 0.0532%         |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 5,872,566       | <b>1.42%</b>        | 6,477,003      | 3,719,828     | 57.43%     | 638,011,019    | 0.9204%         |
| 24     | SURETY                                   | 3,678           | <b>0.00%</b>        | 4,306          | -21,209       | -492.55%   | 710,839,954    | 0.0005%         |
| 30     | WARRANTY                                 | 3,726,822       | <b>0.90%</b>        | 10,986,214     | 4,253,606     | 38.72%     | 111,549,817    | 3.3409%         |
| 34     | AGGREGATE WRITE-INS FOR OTHER LINES      | 984,047         | <b>0.24%</b>        | 1,565,840      | 289,110       | 18.46%     | 119,325,510    | 0.8247%         |
| 35     | TOTALS                                   | 413,020,168     | <b>100.00%</b>      | 394,323,866    | 86,640,337    | 21.97%     | 53,938,651,003 | 0.7657%         |

**WHITE MOUNTAINS GRP (Group # 1129)**  
**2008 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

| Line # | Line of Business                         | Written Premium | Concentration Level | Earned Premium | Loss Incurred | Loss Ratio | Statewide WP   | Mkt Shr By Line |
|--------|--|-----------------|---------------------|----------------|---------------|------------|----------------|-----------------|
| 01     | FIRE                                     | 2,029,174       | 0.51%               | 1,565,830      | 15,550        | 0.99%      | 1,228,380,180  | 0.1652%         |
| 02.1   | ALLIED LINES                             | 2,067,896       | 0.52%               | 1,856,852      | -1,791,781    | -96.50%    | 751,093,771    | 0.2753%         |
| 03     | FARMOWNERS MULTIPLE PERIL                | 19,316,973      | 4.87%               | 18,943,621     | 14,001,713    | 73.91%     | 209,593,125    | 9.2164%         |
| 04     | HOMEOWNERS MULTIPLE PERIL                | 0               | 0.00%               | 0              | -163,186      |            | 6,355,928,011  |                 |
| 05.1   | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 33,352,963      | 8.41%               | 32,326,018     | 18,214,096    | 56.35%     | 2,690,863,640  | 1.2395%         |
| 05.2   | COMMERCIAL MULTIPLE PERIL(LIABILITY)     | 26,798,827      | 6.76%               | 26,857,613     | 3,229,174     | 12.02%     | 1,681,399,994  | 1.5938%         |
| 08     | OCEAN MARINE                             | 13,586,279      | 3.43%               | 13,835,336     | 7,771,912     | 56.17%     | 281,650,052    | 4.8238%         |
| 09     | INLAND MARINE                            | 5,740,053       | 1.45%               | 4,150,790      | 2,823,285     | 68.02%     | 1,554,653,557  | 0.3692%         |
| 11     | MEDICAL MALPRACTICE                      | 76,279          | 0.02%               | 83,385         | -60,103       | -72.08%    | 610,392,276    | 0.0125%         |
| 12     | EARTHQUAKE                               | 555,497         | 0.14%               | 462,439        | -2            | 0.00%      | 1,146,160,916  | 0.0485%         |
| 13     | GROUP A AND H                            | 8,184,555       | 2.06%               | 7,412,754      | 3,339,242     | 45.05%     | 244,365,854    | 3.3493%         |
| 15.7   | ALL OTHER ACCIDENT AND HEALTH            | 0               | 0.00%               | 0              | -4            |            | 10,841,112     |                 |
| 16     | WORKERS' COMPENSATION                    | 25,078,286      | 6.33%               | 22,576,420     | 11,293,479    | 50.02%     | 7,639,825,732  | 0.3283%         |
| 17.1   | OTHER LIABILITY                          | 28,083,549      | 7.08%               | 23,286,541     | 9,811,959     | 42.14%     | 4,088,110,494  | 0.6870%         |
| 18     | PRODUCTS LIABILITY                       | 208,925         | 0.05%               | 116,870        | 16,532,388    | 14145.96%  | 217,821,350    | 0.0959%         |
| 19.1   | PRIVATE PASSENGER AUTO NO-FAULT          | 429             | 0.00%               | 110            | 138,864       | 126240.00% | 1,275,860      | 0.0336%         |
| 19.2   | PRIVATE PASSENGER AUTO LIABILITY         | 113,710,967     | 28.68%              | 112,309,239    | 62,959,552    | 56.06%     | 11,010,485,888 | 1.0328%         |
| 19.3   | COMMERCIAL AUTO NO-FAULT                 | 5,032           | 0.00%               | 915            | 0             | 0.00%      | -4,933,927     | -0.1020%        |
| 19.4   | COMMERCIAL AUTO LIABILITY                | 17,078,557      | 4.31%               | 15,835,690     | 8,573,523     | 54.14%     | 2,063,371,806  | 0.8277%         |
| 21.1   | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE   | 93,465,275      | 23.57%              | 86,643,083     | 53,488,663    | 61.73%     | 8,698,032,551  | 1.0746%         |
| 21.2   | COMMERCIAL AUTO PHYSICAL DAMAGE          | 4,348,516       | 1.10%               | 4,030,297      | 2,284,166     | 56.67%     | 638,011,019    | 0.6816%         |
| 23     | FIDELITY                                 | 126,240         | 0.03%               | 192,945        | 90,321        | 46.81%     | 113,458,068    | 0.1113%         |
| 24     | SURETY                                   | 2               | 0.00%               | 321            | 0             | 0.00%      | 710,839,954    | 0.0000%         |
| 26     | BURGLARY & THEFT                         | 31,111          | 0.01%               | 17,559         | 239           | 1.36%      | 21,819,364     | 0.1426%         |
| 27     | BOILER & MACHINERY                       | 547,948         | 0.14%               | 469,340        | 35,715        | 7.61%      | 95,158,183     | 0.5758%         |
| 28     | CREDIT                                   | 0               | 0.00%               | 0              | 346,012       |            | 111,565,400    |                 |
| 34     | AGGREGATE WRITE-INS FOR OTHER LINES      | 2,081,266       | 0.52%               | 2,081,266      | 0             | 0.00%      | 119,325,510    | 1.7442%         |
| 35     | TOTALS                                   | 396,474,600     | 100.00%             | 375,055,234    | 212,934,778   | 56.77%     | 53,938,651,003 | 0.7350%         |